THIRTY-THIRD ANNUAL REPORT

ON

FRIENDLY SOCIETIES.

REPORT OF THE GOVERNMENT STATIST FOR THE YEAR 1910,

TO WHICH ARE APPENDED

VALUATIONS OF SOCIETIES, NUMERICAL AND FINANCIAL SUMMARIES OF THE RETURNS FURNISHED BY THE SECRETARIES, ETC.

PRESENTED TO BOTH HOUSES OF PARLIAMENT PURSUANT TO ACT 54 VICT. No. 1094, SECTION 10.

En Anthority:

J. KEMP, GOVERNMENT PRINTER, MELBOURNE.

2nd S.-No. 9.-[2s. 9d.]-13982.

APPROXIMATE COST OF REPORT.

Preparation - Not given. Printing (850 copies)

£ s. d.

CONTENTS.

										PAGI
Con	TENTS OF THE THIRTY-FOUR ANNUAL	Reports		•••		.,.			***	v
SEV)	EN QUINQUENNIAL VALUATIONS, PERIOR	D AND DATE	of Con	IPLETION		•••	•••			vii
la d	NQUENNIAL VALUATIONS, THE YEAR OF	THE ANNU	AL REPO	ORT WHE	REIN EAG	CH IS CO	NTAINED			viii
	ETIES INDICATED BY THE INITIALS US								•••	viii
	ORT—									
	Proceedings during the Year									ix
	Growth of Victorian Friendly Societies				• • •	• • •	• • •	• • •		ix
	Victorian and British Friendly Societies				***		•••	•••	•••	X
	Friendly Societies Act 1911			***			•••	•••	•••	x
	Inter-State Clearances				***	***	***	•••		xi
	Companies transacting Friendly Society				***			•••	***	xii
	Dividing Societies				•••		***	•••	•••	xii
	National Insurance							•••	•••	xiii
	Interest Returns		• • •							xv
	Victorian Government Special Inscribe	d Stock			900	***			* 4; *	xvi
	Valuation of Securities									xvi
	Annual Returns									xvii
	Cost of Management, 1906-10									xvii
	Membership Revenue, Expenditure, and	d Funds, 190	08-09-10							xvii
	Male Societies; Condition and Progres									xviii
	Number of Societies, Branches, Membe		ns, Excl	usions, D	eaths					xviii
	Gain from Initiations, loss through Arr				•••					xviii
	Contributions, Interest, Sick Pay, Fune							•••		xviii
	Expenses of Management, Excess of R						•••			xviii
	Capital, Total Receipts, Expenditure a	nd Funds, I	nvestme	nts, Rate	of Inter	est				xix
	Experience of Sickness and Mortality			• • •						xx
	Experience of Secessions, Relative Posi		eties acc	ording to	Member	rship				XX
	Female Societies; Condition and Progr				•••	•••		• • •		xxi
	Membership and Funds of Male and Fe			•••		• • •	• • •			xxi
	Numerical and Financial Progress, Male	e Societies, 1	1878-191	()	* ***			•••	• • •	xxii
	Misapplication of Funds		***	• • •				***	•••	xxiii
	Furnishing of Returns		• • •	,	***		• • •	• • •	• • •	xxiv
	Information useful to Members			• • •	• • •	• • •	•••	•••	• • •	XXV
	Quinquennial Valuations	• • •	• • •	• • •	• • •		• • •	***	• • • •	xxvi
	Actuarial Fees received, 1882–1910	• • •	•••	• • •	***		***	• • •	• • •	xxvi
	Friendly Societies in Australasia	***	• • •	• • •	• • •		***			xxvi
PP	ENDICES—									
	PPENDIX A.—VALUATIONS—									
1	Geelong and Western	District A	OF							0
	M.U.I.O.O.F	District, A.	O. E.	• • • •		•••	•••			3 6
	Court Ararat, A.O.F.			•••					***	32
Δv	PPENDIX B.—CONTRIBUTIONS AND BENE	TTTT								35
		ZEII5		***		•••	••	•••	•••	99
	PPENDIX C.—Members and Funds—		37	010	1000					
	Summary of Detailed Tables of each So		e rears i	.910 and	1909					
	Table I. Branches, Members, I ,, II. Sick and Funeral Fun		Evpand	lituro Fi	unde	• • •	***	***	***	55
	TII Medical and Managem			-		inds		•••	•••	58 61
	" IV. Sick and Funeral Fun		_	_					•••	64
	" V. Experience		•••	•••	•••					67
(Other Societies and Funds-Receipts, I	Expenditure,	and Ca	pital (Tal	ble VI.)		• • •			71
	Aggregate Figures for each of the Thir	-								
	Table VII. Total Societies, Branch	hes, and Men	nbers	••••	***		•••			72
	" VIII. Total Receipts, Expen	diture, Fund	S	***	•••	•••	***		***	72
	" IX. Investments, Interest	***		***	***	***	• • •	***		73
	" X. Experience		***		6.0 = 1	***		***	•••	73
i.	Summary of the Funds of all the Societi	ies in 1910 ('.	rable X		***		* * *	• • •	•••	74
Δт	PENDIX D Friendly Societies Act 1911									75

CONTENTS OF THE THIRTY-FOUR ANNUAL REPORTS, 1876-1909.

SUMMARY AND DETAILED TABLES EXCEPTED.

1878 1878 1879 1880 S 1881 M 1882 F 1883 F 1884 S 1885 S 1886 S 1887 S 1888 S 1889 T	Members, Sickness, Deaths, and Causes of Death, at Quinquennial Ages, 1876 (pp. 4, 5). Specimen of—Card (p. vii); Return A—Funds, Receipts, Expenditure; Return B—Sickness, Mortality, &c. (pp. viii, ix); Valuation of a Friendly Society (p. xi); Rates of Sickness and Mortality, and Disbursements therefor, 1876, in Victorian Friendly Society acquinquennial Age-periods; Sickness and Mortality in Victoria and England compared (p. xiii). Misappropriation of Sick and Funeral Funds to the Incidental Fund (p. xi). Parliamentary Paper, No. 7: Sick Unions (p. 7); Forms of Accounts, Balance-sheets, and Valuations; Instructions and Fees to Public Valuers and Auditors (pp. 7-17); Valuation Tables at 4 per cent, with explanatory observations by the Actuary (p. 17); Parliamentary Paper, No. 32: Opinions of Counsel (M.U.I.O.E.)—Trustees must invest Society's money to best advantage, Lodge debt to Sick and Funeral Fund must be repaid (p. viii); Sickness and Mortality of Miners, by Mr. T. Angove (p. xiii). Specimen of Valuation Forms (with explanatory observations by the Actuary), Accounts, Night-book (pp. x xxi); Fees for Valuations (p. xviii); Sickness and Mortality of Miners, by Mr. T. Angove (p. xviii). Memorandum on English Valuations, by Mr. J. M. Ludlow, Chief Registrar (p. viii); Opinion of Counse (M.U.I.O.E.)—Misapplication of Interest (p. ix); Explanatory Observations on the Valuations by the Actuary (p. xix). Remarks on First Valuation of M.U.I.O.O.E., the capital must increase as quickly as the net liability (pp. viii, 1v); Valuations in N.Z., Working of a Sickness Assurance Fund, by Mr. R. P. Hardy (p. xix); The gain and loss from discontinuances (p. 1xi); Royal Commission on Friendly Societies in N.S.W. (p. xvi); Valuations in N.Z., Working of a Sickness Assurance Fund, by Mr. R. P. Hardy (p. xix); The gain and loss from discontinuances (p. 1xi); Royal Commission on Friendly Mr. (p. xiv); Valuations in N.Z., Working of a Sickness Assurance Fund, by Mr. R. P. Hardy (p. xix); The gain and loss from discontinuanc
1880 S 1881 M 1882 H 1883 H 1884 S 1885 S 1886 S 1887 S 1888 S 1889 T	Misappropriation of Sick and Funeral Funds to the Incidental Fund (p. xi). Parliamentary Paper, No. 7: Sick Unions (p. 7); Forms of Accounts, Balance-sheets, and Valuations; Instructions and Fees to Public Valuers and Auditors (pp. 7-17); Valuation Tables at 4 per cent., with explanatory observations by the Actuary (p. 17); Parliamentary Paper, No. 32: Opinions of Counsel (M.U.I.O.O.F.)—Trustees must invest Society's money to best advantage, Lodge debt to Sick and Funeral Fund must be repaid (p. viii); Sickness and Mortality of Miners, by Mr. T. Angove (p. xiii). Specimen of Valuation Forms (with explanatory observations by the Actuary), Accounts, Night-book (pp. x xxi); Fees for Valuations (p. xviii); Sickness and Mortality of Miners, by Mr. T. Angove (p. xviii). Memorandum on English Valuations, by Mr. J. M. Ludlow, Chief Registrar (p. viii); Opinion of Counse (M.U.I.O.O.F.)—Misapplication of Interest (p. ix); Explanatory Observations on the Valuations by the Actuary (p. xix). Remarks on First Valuation of M.U.I.O.O.F., the capital must increase as quickly as the net liability (pp. viii, Iv) Valuable Works on Friendly Societies (p. ix); Benefits and Contributions (pp. ix and Ixxii); Ballaral District, M.U.I.O.O.F., on how to remedy Deficiencies of Lodges (p. xi); Sick Unions (p. xii); Inequity of equal funeral levy system (p. xiv); Royal Commission on Friendly Societies in N.S.W. (p. xvi); Valuations in N.Z., Working of a Sickness Assurance Fund, by Mr. R. P. Hardy (p. xix); The gain and loss from discontinuances (p. Ixi); Judicious Investment of Funds (p. Ixviii); Mortality of Widows (p. Ixix) Valuation Tables at 3 to 5½ per cent., with explanatory observations by the Actuary (p. xc); Contributions payable quarterly (p. ci); M.U. Sickness Experience, England, 1846-8, 1856-60, 1866-70 (p. ciii); Liability and Contributions at Interest Rates, 0 and 3 to 5½ per cent. (p. cviii). Sickness, Mortality, and Withdrawals in M.U.I.O.O.F. and A.O.F., England (p. xi); Opinions of Counsel (M.U.I.O.O.F.)—Illegality o
1881 M 1882 F 1883 F 1884 S 1885 S 1886 S 1887 S 1888 S	specimen of Valuation Forms (with explanatory observations by the Actuary), Accounts, Night-book (pp. x xxi); Fees for Valuations (p. xviii); Sickness and Mortality of Miners, by Mr. T. Angove (p. xviii). Memorandum on English Valuations, by Mr. J. M. Ludlow, Chief Registrar (p. viii); Opinion of Counse (M.U.I.O.O.F.)—Misapplication of Interest (p. ix); Explanatory Observations on the Valuations by the Actuary (p. xix). Remarks on First Valuation of M.U.I.O.O.F., the capital must increase as quickly as the net liability (pp. viii, lv) Valuable Works on Friendly Societies (p. ix); Benefits and Contributions (pp. ix and lxxii); Ballarat District, M.U.I.O.O.F., on how to remedy Deficiencies of Lodges (p. xi); Sick Unions (p. xii); Inequity of equal funeral levy system (p. xiv); Royal Commission on Friendly Societies in N.S.W. (p. xvi); Valuations in N.Z., Working of a Sickness Assurance Fund, by Mr. R. P. Hardy (p. xix); The gain and loss from discontinuances (p. lxi); Judicious Investment of Funds (p. lxviii); Mortality of Widows (p. lxix) Valuation Tables at 3 to 5½ per cent., with explanatory observations by the Actuary (p. xc); Contributions payable quarterly (p. ci); M.U. Sickness Experience, England, 1846-8, 1856-60, 1866-70 (p. ciii); Liability and Contributions at Interest Rates, 0 and 3 to 5½ per cent. (p. cviii). English Friendly Societies and Memorandum on the Valuations by the Actuary, Mr. W. Sutton (p. xi); Report of English A.O.F. (p. xiv); Equitable Sick and Funeral Levies (p. xliii). Sickness, Mortality, and Withdrawals in M.U.I.O.O.F. and A.O.F., England (p. xi); Opinions of Counse (M.U.I.O.O.F.)—Illegality of voting money for Entertaining Deputies and of Levy for Almshouses (p. xv) Actuarial Fees for Valuations, Certificates, and Preparation of Tables (p. xxxv); Mortality and Sickness of Miners (p. xxix). Sickness, Mortality, and Withdrawals in M.U.I.O.O.F. and A.O.F., England (p. xiv); Tabular Summary of First Quinquennial Valuation, factors taken into account therein, and Societies compared
1882 F 1883 F 1884 S 1885 S 1886 S 1887 S 1888 S 1888 T	(a.D.I.O.O.F.)—Misapplication of Interest (p. ix); Explanatory Observations on the Valuations by the Actuary (p. xix). Remarks on First Valuation of M.U.I.O.O.F., the capital must increase as quickly as the net liability (pp. viii, Iv.) Valuable Works on Friendly Societies (p. ix); Benefits and Contributions (pp. ix and Ixxii); Ballarat District, M.U.I.O.O.F., on how to remedy Deficiencies of Lodges (p. xi); Sick Unions (p. xii); Inequity of equal funeral levy system (p. xiv); Royal Commission on Friendly Societies in N.S.W. (p. xvi); Valuations in N.Z., Working of a Sickness Assurance Fund, by Mr. R. P. Hardy (p. xix); The gain and loss from discontinuances (p. lxi); Judicious Investment of Funds (p. lxviii); Mortality of Widows (p. lxix) Valuation Tables at 3 to 5½ per cent., with explanatory observations by the Actuary (p. xc); Contributions payable quarterly (p. ci); M.U. Sickness Experience, England, 1846–8, 1856–60, 1866–70 (p. ciii); Liability and Contributions at Interest Rates, 0 and 3 to 5½ per cent. (p. cviii). English Friendly Societies and Memorandum on the Valuations by the Actuary, Mr. W. Sutton (p. xi); Report of English A.O.F. (p. xiv); Equitable Sick and Funeral Levies (p. xliii). Sickness, Mortality, and Withdrawals in M.U.I.O.O.F. and A.O.F., England (p. xi); Opinions of Counsel (M.U.I.O.O.F.)—Illegality of voting money for Entertaining Deputies and of Levy for Almshouses (p. xv): Actuarial Fees for Valuations, Certificates, and Preparation of Tables (p. xxxxv); Mortality and Sickness of Miners (p. xxxxix). Sickness, Mortality, and Withdrawals in M.U.I.O.O.F. and A.O.F., England (p. xiv); Tabular Summary of First Quinquennial Valuation, factors taken into account therein, and Societies compared in respect thereto (p. viii); Societies which have and have not increased Members' Contributions (p. xvi); Decision of Supreme Court (G.U.O.F.O.)—Hotham Lodge (p. xvii); Division of Graduated Contributions (p. xxi); Decision of Supreme Court (M.U.I.O.O.F.)—Falconer v. Weedow (p. xi); Societies in
1883 H 1884 S 1885 S 1886 S 1887 S 1888 S	Valuation works on Friendly Societies (p. ix); Benefits and Contributions (pp. ix and lxxii); Ballarat District, M.U.I.O.O.F., on how to remedy Deficiencies of Lodges (p. xi); Sick Unions (p. xii); Inequity of equal funeral levy system (p. xiv); Royal Commission on Friendly Societies in N.S.W. (p. xvi); Valuations in N.Z., Working of a Sickness Assurance Fund, by Mr. R. P. Hardy (p. xix); The gain and loss from discontinuances (p. lxi); Judicious Investment of Funds (p. lxviii); Mortality of Widows (p. lxix) Valuation Tables at 3 to 5½ per cent., with explanatory observations by the Actuary (p. xc); Contributions payable quarterly (p. ci); M.U. Sickness Experience, England, 1846–8, 1856–60, 1866–70 (p. ciii); Liability and Contributions at Interest Rates, 0 and 3 to 5½ per cent. (p. cviii). English Friendly Societies and Memorandum on the Valuations by the Actuary, Mr. W. Sutton (p. xi); Report of English A.O.F. (p. xiv); Equitable Sick and Funeral Levies (p. xliii). Sickness, Mortality, and Withdrawals in M.U.I.O.F. and A.O.F., England (p. xi); Opinions of Counse (M.U.I.O.O.F.)—Illegality of voting money for Entertaining Deputies and of Levy for Almshouses (p. xv) Actuarial Fees for Valuations, Certificates, and Preparation of Tables (p. xxxv); Mortality and Sickness of Miners (p. xxxix). Sickness, Mortality, and Withdrawals in M.U.I.O.F. and A.O.F., England (p. xiv); Tabular Summary of First Quinquennial Valuation, factors taken into account therein, and Societies compared in respect thereto (p. viii); Societies which have and have not increased Members' Contributions (p. xvi); Decision of Graduated Contributions (p. xiv); Sickness of Female Members (p. 7). Societies which have and have not increased Members' Contributions (p. xii); Division of Graduated Contributions (p. xv); Canon Blackley's Scheme of National Provident Assurance (p. xvi); Accumulation of money at interest (p. 41). Societies which have and have not increased Members' Contributions (p. x); Benefits and Contributions (pp. xi, 54); Decisi
1884 S 1885 S 1886 S 1887 S 1888 S 1889 T	English Friendly Societies and Memorandum on the Valuations by the Actuary, Mr. W. Sutton (p. xi); Report of English A.O.F. (p. xiv); Equitable Sick and Funeral Levies (p. xliii). Sickness, Mortality, and Withdrawals in M.U.I.O.O.F. and A.O.F., England (p. xi); Opinions of Counse (M.U.I.O.O.F.)—Illegality of voting money for Entertaining Deputies and of Levy for Almshouses (p. xv) Actuarial Fees for Valuations, Certificates, and Preparation of Tables (p. xxxv); Mortality and Sickness of Miners (p. xxxix). Sickness, Mortality, and Withdrawals in M.U.I.O.O.F. and A.O.F., England (p. xiv); Tabular Summary of First Quinquennial Valuation, factors taken into account therein, and Societies compared in respect thereto (p. viii); Societies which have and have not increased Members' Contributions (p. xvi); Decision of Supreme Court (G.U.O.F.G.)—Hotham Lodge (p. xvii); Division of Graduated Contributions (p. xix); Societies which have and have not increased Members' Contributions (p. xii); Division of Graduated Contributions (p. xv); Canon Blackley's Scheme of National Provident Assurance (p. xvi); Accumulation of money at interest (p. 41). Societies which have not increased Members' Contributions (p. x); Benefits and Contributions (pp. xi, 54); Decision of Supreme Court (M.U.I.O.O.F.)—Falconer v. Weedow (p. xi); Societies in other Australasian Colonies (p. xxiii); Accumulation of money at interest (p. 53). Societies which have and have not increased Members' Contributions (p. x); Benefits and Contributions (p. xi); Decision of Supreme Court (M.U.I.O.O.F.)—Falconer v. Weedow (p. xi); Societies in other Australasian Colonies (p. xxiii); Accumulation of money at interest (p. 53).
1884 S 1885 S 1886 S 1887 S 1888 S 1889 T	Sickness, Mortality, and Withdrawals in M.U.I.O.O.F. and A.O.F., England (p. xi); Opinions of Counse (M.U.I.O.O.F.)—Illegality of voting money for Entertaining Deputies and of Levy for Almshouses (p. xv) Actuarial Fees for Valuations, Certificates, and Preparation of Tables (p. xxxv); Mortality and Sickness of Miners (p. xxxix). Sickness, Mortality, and Withdrawals in M.U.I.O.O.F. and A.O.F., England (p. xiv); Tabular Summary of First Quinquennial Valuation, factors taken into account therein, and Societies compared in respect thereto (p. viii); Societies which have and have not increased Members' Contributions (p. xvi); Decision of Supreme Court (G.U.O.F.G.)—Hotham Lodge (p. xvii); Division of Graduated Contributions (p. xix); Societies which have and have not increased Members' Contributions (p. xii); Division of Graduated Contributions (p. xv); Canon Blackley's Scheme of National Provident Assurance (p. xvi); Accumulation of money at interest (p. 41). Societies which have not increased Members' Contributions (p. x); Benefits and Contributions (pp. xi, 54); Decision of Supreme Court (M.U.I.O.O.F.)—Falconer v. Weedow (p. xi); Societies in other Australasian Colonies (p. xxiii); Accumulation of money at interest (p. 53). Societies which have and have not increased Members' Contributions (p. x); Benefits and Contributions (p. xi); Decision of Supreme Court (M.U.I.O.O.F.)—Falconer v. Weedow (p. xi); Societies in other Australasian Colonies (p. xxiii); Accumulation of money at interest (p. 53).
1885 S 1886 S 1887 S 1888 S 1889 T	Sickness, Mortality, and Withdrawals in M.U.I.O.O.F. and A.O.F., England (p. xiv); Tabular Summary of First Quinquennial Valuation, factors taken into account therein, and Societies compared in respect thereto (p. viii); Societies which have and have not increased Members' Contributions (p. xvi); Decision of Supreme Court (G.U.O.F.G.)—Hotham Lodge (p. xvii); Division of Graduated Contributions (p. xix); Sickness of Female Members (p. 7). Societies which have and have not increased Members' Contributions (p. xii); Division of Graduated Contributions (p. xv); Canon Blackley's Scheme of National Provident Assurance (p. xvi); Accumulation of money at interest (p. 41). Societies which have not increased Members' Contributions (p. x); Benefits and Contributions (pp. xi, 54); Decision of Supreme Court (M.I.O.O.F.)—Falconer v. Weedow (p. xi); Societies in other Australasian Colonies (p. xxiii); Accumulation of money at interest (p. 53). Societies which have and have not increased Members' Contributions (p. x); Benefits and Contributions
1887 S 1888 S 1889 T	Societies which have and have not increased Members' Contributions (p. xii); Division of Graduated Contributions (p. xv); Canon Blackley's Scheme of National Provident Assurance (p. xvi); Accumulation of money at interest (p. 41). Societies which have not increased Members' Contributions (p. x); Benefits and Contributions (pp. xi, 54); Decision of Supreme Court (M U.I.O.O.F.)—Falconer v. Weedow (p. xi); Societies in other Australasian Colonies (p. xxiii); Accumulation of money at interest (p. 53). Societies which have and have not increased Members' Contributions (p. x); Benefits and Contributions
1888 S	Societies which have not increased Members' Contributions (p. x); Benefits and Contributions (pp. xi, 54); Decision of Supreme Court (M.U.I.O.O.F.)—Falconer v. Weedow (p. xi); Societies in other Australasian Colonies (p. xxiii); Accumulation of money at interest (p. 53). Societies which have and have not increased Members' Contributions (p. x): Benefits and Contributions
1889 T	Societies which have and have not increased Members' Contributions (p. x): Benefits and Contributions
	(pp. x1, 45); Friendly Societies in the several Australasian Colonies (p. xxiii). Adequate Graduated Con-
1890 N	tributions properly divided (p. 10); Inequity of equal Funeral Levies (p. 22). Fabular Summary and Report on Second Quinquennial Valuation (pp. viii-xxiv); Contributions for same benefits in M.U. and A.O.F., England, Societies in New Zealand, and in A.N.A. and A.O.F., Melbourne District, Victoria (p. xvii); Experience of M.U., A.O.F., and I.O.R., England (p. xx); Societies which have and nave not increased Members' Contributions (p. xxiv); Privileges of Registered and Disabilities of Unregistered Friendly Societies (p. xxv).
	Medical Benefits and Contributions per Contributing Member (p. xii); Results of First and Second Valuations of all the Societies compared (p. xiv); Scales of Contributions and Benefits in the several Societies (p. xviii and Appendix A); Old-age Pensions or Superannuation (p. xx); Suggestions to Secretaries when filling up
1891 D	the Annual Returns (pp. xx-xxiii). Decennial Experience of Friendly Societies—The M.U.I.O.O.F., Victoria, 1881-90—Explanation of the method employed to collect the experience; Decennial rates of Mortality, Sickness and Exclusions; Comparison of the Victorian M.U. rates of Mortality, Sickness and Exclusions, with the Corresponding Rates in English
	Societies on the basis of Proportional Distribution of Members (Appendix B). Numerical and Financial Progress of the Thirteen Largest Societies, 1878-92 and 1891-2 (p. xvi); Extent of the Friendly Society movement in the Colonies (p. xix).
	Membership and Funds in 1877, 1892 and 1893 of the Thirteen Largest Societies (p. xv); Friendly Societies in the Australasian Colonies (p. xix).
1894 M	Membership and Funds of the Thirteen Largest Societies in 1877, 1893, and 1894 (p. xiv); Misappropriation of the Sick and Funeral Funds, correspondence thereon (p. xvii); Friendly Societies in the Australasian Colonies (p. xix).
1895 T	Transfer from the Government Statist to the Actuary for Friendly Societies of statutory duties under the Friendly Societies Acts 1890, 1891, and Trade Unions Act 1890 (p. vii); Misappropriation of Sick and Funeral Funds, with letter to offending Societies (p. xviii); Friendly Societies in the Australasian Colonies (p. xix).
1896 T	Manual of Health and Temperance, Misuse of Sickness and Mortality Experience therein (pp. xiii, xiv); Sick Pay and Superannuation Allowance in connexion with the Royal Commission on Old-age Pensions, 1897 (pp. xvii-xviii); Prosecution initiated for default in forwarding Annual Returns (pp. xxi, xxii); Benefits and Contributions, A. N., or Q. adequate, not adequate, or quite inadequate (pp. xxiii xxiii); Extent of
1897 A	Actuarial Fees paid by Societies, 1882–97 (p. vii); Proportionate duration of sickness under each rate of pay (pp. xii, 70–71); Contributions in all the Societies, 1898 distinguished as adequate, not adequate and quite
	Police Widows and Orphans' Association (p. 24); M.U.I.O.O.F., 1899—Amendment of Rules (p. 37); Deferred Annuity (p. 44).
1899 T	Cabular Summary of Fourth Quinguennial Valuation (pp. vii-vi)
1900 F	Triendly Societies in Australasia (p. xv). Friendly Societies in Australasia. Report, 1901, presented to Parliament in manuscript by direction of the Hon, the Treasurer, and not subsequently printed.
1902 V	Valuations, 1901, included by direction of Printing Committee, Legislative Assembly, App. A. (pp. 3-21). The Importance of Careful Management (p. xiv).
1903 T 1904 T	

Contents of the Thirty-Fourth Annual Reports, 1876-1909-continued.

Summary and Detailed Table excepted—continued.

Year.	Compendium of Contents.						
1905	Numerical and Financial Progress of Friendly Societies (pp. vii, viii); Female Societies (p. xii); Friendly Societies in Australasia (p. xv).						
1006	Condition and Progress of Friendly Societies (p. vii); Relative Position (p. x); Adequate Contributions (p. xiv); Secessions (p. xvi); Hazardous Occupations (p. xvii); Valuation of Securities (p. xx); Friendly Societies in Australasia (p. xxi).						
1907	Victorian Legislation in regard to Friendly Societies (pp. viii, ix); Friendly Societies Act 1907 explained (p. x); Federal Friendly Society Legislation (p. xi); Consolidation of Funds (p. xii); Dividing Societies (p. xiii); Female Societies (p. xiii); Auditing of Annual Returns (p. xiv); Thrift Societies in Britain (p. xxv).						
1908	Growth of Victorian Friendly Societies (p. vii); comparison with British Societies (p. viii); Friendly Societies Act 1907 (p. viii); Adequate Contributions (p. ix); Victorian Friendly Societies' Experience, 1903-07 (p. x); Valuation of Securities (p. xi); Cost of Management (p. xii).						
1909	Operation of Friendly Societies Act 1907 (p. viii); Federal Friendly Societies Act (p. ix); National Insurance (p. x); Unregistered Societies (p. x); Sixth Quinquennial Valuation (p. x); Valuation of Securities (p. xiii); Investments in Halls and other Buildings (p. xiii); Proposed 4 per cent. Government Stock (p. xiv).						

SEVEN QUINQUENNIAL VALUATIONS: PERIOD AND DATE OF COMPLETION.

Society	Society. e e o o o o o o o o o o o o o o o o o	When Completed. 895 28.7.97 17.8.97 1896 9.10.97
M.U.I.O.O.F., Ct. Aratat. 1880 22.8.82 A.O.F., Ct. Aratat. 1885 42.87 M.U.I.O.Ø.F 1890 5.8 S.P.S., M. D. 1881 25.11.82 A.O.F., Ct. Unity . 1886 16.6.87 A.O.F., Ct. Unity . 1891 13.1 J. A.O.F., Ct. Unity . 1881 2.12.82 I.O.O.F 1886 16.2.88 I.O.R 1891 26.1 J. A.O.F., M. D. 1881 24.8.83 S.P.S., M. D. 1886 10.2.88 I.O.O.F 1891 I3.1 J. A.O.F., M. D. 1881 24.8.83 S.P.S., M. D. 1886 10.2.88 I.O.O.F 1891 I3.1 J. A.O.F., M. D. 1881 24.9.83 U.A.O.D 1886 12.7.88 U.A.O.D 1891 I3.1 J. A.O.F., M. D. 1881 10.10.83 A.O.F., O. & M. D. 1886 6.9.88 A.O.F., O. & M. D. 1891 I2.4 J. A.O.F., P. D. 1881 10.10.83 A.O.F., P. D. 1886 6.9.88 A.O.F., O. & M. D. 1891 I2.4 J. A.O.F., O. & M. D. 1881 10.10.83 A.O.F., P. D. 1886 4.10.88 A.O.F., P. D. 1891 30.1 J. A.O.F., O. & M. D. 1881 30.11.83 G.U.O.F.G. 1886 30.10.88 S.P.S., M. D. 1891 30.1 J. A.O.F., O. & M. D. 1881 10.4.84 O.S.T., Vict. G. D. 1888 31.1.89 A.O.F., M. D. 1891 28.1 J. A.O.F., G. & W. D. 1882 3.5.84 O.S.T., Vict. G. D. 1888 32.90 A.O.F., M. D. 1893 33.1 A.O.F., Bend. D. 1882 23.6.84 G.U.O.O.F. 1888 19.2.90 A.O.F., G. & W. D 1893 37.1 J. A.O.F., G. & W. D. 1882 23.6.84 G.U.O.O.F. 1888 19.2.90 A.O.F., G. & W. D 1893 37.1 J. A.O.F., Bend. D. 1882 13.8.84 O.S.A. 1887 25.2.90 P.A.F.S 1893 37.1 J. A.O.F., G. & W. D. 1882 23.6.84 G.U.O.O.F. 1888 19.2.90 A.O.F., G. & W. D 1893 37.1 J. A.O.F., G. & W. D. 1882 23.6.84 G.U.O.O.F. 1888 19.2.90 A.O.F., G. & W. D 1893 37.1 J. A.O.F., G. & W. D. 1882 13.8.84 O.S.A. 1887 25.2.90 P.A.F.S 1893 27.	3.92 A.O.F., Ct. Ararat I 3.93 A.O.F., Ct. Unity I 7.93 G.U.O.F.G I	1895 17.8.97 1896 18.8.97
G.U.O.O.F	A.O.F., M. D	1896 14.10.97 1896 17.5.98 1896 17.5.98 1896 20.4.99 1896 20.4.99 1896 28.4.99 1898 22.8.99 1898 21.10.99 1898 5.3.00 1899 24.4.00 1899 7.6.00 1899 19.9.00 1899 19.9.00 1899 19.9.00 1899 3.11.00

Fifth Valuation.		on.	Sixth Valu	ation.		Seventh Valuation.			
	Society.	As at end completed.	Society.	As at end of—	When Com- pleted.	Society.	As at end of—	When Completed.	
	M.U.I.O.O.F	1900 29.8.01 1900 9.12.01 1901 19.2.02 1901 19.5.02 1901 26.9.02 1901 19.12.02 1901 19.12.02 1901 19.12.02 1901 14.2.03 1901 20.3.03 1901 20.3.03 1903 19.2.04 1903 25.8.04 1903 18.10.04 1904 24.7.03 1904 24.7.03 1904 24.7.03 1904 31.8.03 1904 31.8.03 1904 25.9.03 1904 25.9.03 1904 26.9.03 1904 26.9.03 1904 26.9.03	A.O.F., M.D. (Fem.)* G.U.O.F.G. A.O.F., P.D. A.O.F., O. & M. D I.O.O.F. I.O.O.F. (Fem.)† A.O.F., Ct. Unity I.O.R. U.A.O.D. (Fem.)* S.P.S., M. D. A.W.A.* P.A.F.S. A.N.A. M.T.B.S. \$ P.A.F.S. (Fem.)* A.O.F., G. & W. D. A.O.F., Bend. D. A.O.F., Ct. W'bool. O.S.A. G.S.R.S. G.U.O.O.F.	1905 1905 1906 1906 1906 1906 1906 1906 1906 1906	2.10,06 11,10,06 10,5,07 18.6,07 26.6,07 26.7,07 24.8,07 14.10,07 14.10,07 5.2,08 4.5,08 4.5,08 10,11,09 4.11,09 6.11,09 10,11,09 20,10,10	G.U.O.F.G. A.O.F., O. & M. D. I O O.F. I.O.O.F. (Fem.) A.O.F., Ct. Unity I.O.R. U.A.O.D. U.A.O.D. S.P.S., M. D. A.W.A.† P.A.F.S. A.N.A. M.T.B.S. P.A.F.S. (Fem.)† A.O.F., G. & W. D. A.O.F., G. & W. D.	1910 1911 1911 1911 1911 1911 1911 1911	26.10.11	
	S.P.S., M. D	1901 20.3.03 1901 5.10.03 1903 19.2.04 1903 11.5.04 1903 25.8.04 1903 18.10.04 1904 29.3.03 1904 4.7.03 1904 24.7.05 1904 31.8.05 1904 31.8.05 1904 31.8.05 1904 25.9.05 1904 26.9.05	I.O.R U.A.O.D. (Fem.)* S.P.S., M. D A.W.A.* P.A.F.S A.N.A M.T.B.S. § P.A.F.S. (Fem.)*. A.O.F., G. & W. D. A.O.F., Ct. W'bool. O.S.A G.S.R.S G.U.O.O.F I.N.F. § O.S.T H.A.C.B.S	1906 1906 1906 1906 1907 1908 1908 1908 1908 1909 1909 1909 1909	5.2.c8 4.5.08 4.5.08 19.5.08 19.5.08 10.11.09 4.11.09 6.11.09 10.11.02 20.10.10 20.10.10 20.10.10 20.10.10 20.10.10 20.10.10 20.10.10	U.A.O.D U.A.O.D. (Fe S.P.S., M. D A.W.A.† P.A.F.S A.N.A M.T.B.S. P.A.F.S. (Fe A.O.F., G. & A.O.F., Ct. V O.S.A G.S.R.S G.U.O.Ø.F I.N.F. O.S.T H.A.C.B.S.	em.)†	1911 em.)‡ 1916 1917 1918 1913 1913 1913 1913 em.)† 1913 e. W. D. 1913 W'bool 1914 1914 1914 1914 1914	

^{*} First Valuation.

[†] Second Valuation.

[†] Third Valuation. § Fourth Valuation. | Fifth Valuation.

QUINQUENNIAL VALUATIONS are contained in the Annual Reports for the Years following :-

Society.	First Va	luation.	Second V	Valuation.	Third V	aluation.	Fourth	Valuation	Fifth V	aluation.		xth ation.		enth ation.
100 TV 2004 2005 100	Year.	Page.	Year.	Page,	Year.	Page.	Year.	Page.	Year,	Page.	Year.	Page.	Year.	Page
M.U.I.O.Q.F	1882	xxvi	1886		1801		1806		9000	3	1905	3	1010	6
,, W. O. Inst. P.P. Dt	1883	xliv	1887	5	1895	25	1903	24	1907	26	1,900	,	19.0	
W. O. Fund, Bend, Dt.	1888	38	1806	52	1002	18	1903	24	-,-,				100	1
G.U.O.O.F. ,, ,,	1884	xci	1880	50	1804	3	1800	18	1004	15	1909	16		
I.O.O.F. ,, ,,	1882	lxii	1887	8	1893	3	1898	2	1002	21	1907	10		
I.O.O.F. (Female Lodges)	1902	26	1907	20	1099	,	1090						13 101	0.33
U.A.O.D	1883	xxiv	1887	41	1893	10	1808	12	1902	40	1907	48		
U.A.O.D. (Female Lodges)	1907	57												1.7
A.O.F.—														
,, Bend. Dt	1884	liii	1889	37	1895	8	1898	44	1903	5	1909	3	41.34	
,, G. and W. Dt	1884	xlviii	1889	45	1895	14	1898	56	1903	17	1910	3		
,, Melb. Dt	1883	XXX	1888	25	1893	26	1897	3	1902	8	1906	3	100	
" Melb. Dt. (Female Courts)	1906	10						100 M				,		
,, O. and M. Dt	1883	lviii	1888	3	1893	20	1896	48	1902	16	1907	6		
,, Port. Dt	1883	liii	1888	11	1893	22	1897	16	1902	12	1907	3	30 / 3	
,, Ct. Warrnambool	1885	20	i889	55	1896	3	1899	16	1904	13	1909	9		
,, Ct. Unity	1882	lx	1887	5	1892	3	1896	44	1902	3	1907	22		
,, Ct. Ararat	1881	xvii	1887	3	1891	3	1896	42	1900	30	1905	31	1910	32
.O.R	1883	lxii	1887	18	1892	4	1897	18	1902	28	1907	2.8		
	1884, 1885	xl, 22	1889	87.95	1895	34, 40	1899	34	1904	29	1909	26	100	
	1885	29	1889	.105	1895	16	1899	54	1904	44	1909	30		
H.A.C.B.S. (emale Branches)	1959	40												
O.S.A	1884	lxxi	1889	3	1895	2.2	1899	50	1904	42	1909	10		
	1883	xxxix	1888	17	1892	22	1896	44	1902	5	1906	60		
S.P.S., Melb. Dt	1882	lv	1887	34	1893	24	1898	21	1902	38	1907	7		
A TRO (Transala Tadasa)	1984	lxxvii	1889	11	1895	18	1898	60	1903	14	1908	7		
A.N.A	1884	lix	1880	18	1804	21	1890		1903	20	1908	12		
X.S.R.S ,	1885	13	1880	125	1895	44	1800	3 14	1904	40	1900	14	7 . 11	
I.T B.S	1805	6	1808	42	1003		1008	27	. 7-4	40	,,,	7		
NE	1806	- 1	1899	46		3 27								19
A.W.A	1908	28	1099	40	1904	47	1909	2.2		1	(- 1	

THE SOCIETIES INDICATED BY THE INITIALS USED

A.N.A.		.,,		,		Australian Natives' Association.
A.O.F.						Ancient Order of Foresters.
A.W.A.						Australasian Women's Association.
B.B.C.M.B.S.			***		***	Broadbent Bros. & Co. Mutual Benefit Society.
B.G.S.						Bendigo German Society.
C.B.S.					***	Cosmopolitan Benefit Society.
C.M.B.S.						Central Medical Benefit Society.
C.M.P.S.		***		***	74.	Congregational Ministers' Provident Society.
G.S.R.S.						German Sick and Relief Society.
G.U.O.F.G.		.4.				Grand United Order of Free Gardeners
G.U.O.O.F.						Grand United Order of Odd Fellows.
H.A.C.B.S.						Hibernian-Australasian Catholic Benefit Society.
I.N.F.			***			Irish National Foresters.
I.O.O.F.		100	***			Independent Order of Odd Fellows.
I.O.R.		***				Independent Order of Rechabites.
M.C.M.C.,G.U	.O.O.F.			***	,.,	Melbourne Council Masters' Chapter Grand United Order of
						Odd Fellows.
M.J.M.B.S.	***					Melbourne Jewish Mutual Benefit Society.
M.T.B.S.					•••	Melbourne Tramway Benefit Society.
M.U.I.O.O.F.						Manchester Unity Independent Order of Odd Fellows.
O.S.T.		*.9.0				Order of Sons of Temperance.
O.S.A.			***	111		Order of St. Andrew.
P.A.F.S.	• • •					Protestant Alliance Friendly Society.
S.P.S.						St. Patrick's Society.
U.A.O.D.						United Ancient Order of Druids.
U.F.J.B.S.			***			United Friends Jewish Benefit Society.
V.R.M.B.S.		.,,				Victorian Railways Mutual Benefit Society.

THIRTY-THIRD ANNUAL REPORT.

REPORT OF THE GOVERNMENT STATIST FOR THE YEAR ENDING 31ST DECEMBER, 1910.

In accordance with the provisions of the Friendly Societies Act 1890 (54 Vict. No. 1094, Sec. 10), and the Government Statist Act 1908 (8 Edw. VII., No. 2148, Sec. 5) the Government Statist submits to the Minister for presentation to Parliament a Report of his proceedings, of the principal business transacted by him in connexion with Friendly Societies during the year 1910, and of the valuations of Societies effected.

Annual Proceedings.

Registered Friendly Societies are required by law to furnish to the Government A Nos. 1094, Statist prior to the 1st February in each year, a general statement of their receipts, Return A expenditure, and funds, together with copies of their quarterly or half-yearly balance-sheets and a list of the members, with sickness, mortality, and other contingencies experienced during the year. Societies are also required to have periodic valuations of their liabilities and assets effected once at least in every five years.

These provisions entail upon this branch the duty of closely examining the returns for the purpose of noting compliance or otherwise with the Statute and the Societies' laws, and of compiling Friendly Societies' Statistics and effecting valuations annually in successive quinquennial groups. The staff is fully occupied with the heavy amount of detail work necessarily connected therewith.

GROWTH OF VICTORIAN FRIENDLY SOCIETIES.

The following Statement shows the growth of Friendly Societies during the last thirty years at quinquennial intervals:—

Year.	Societies.	Branches.	Number of Members.	Annual Income.	Total Funds.	Funds per Member
1885 1890 1895 1900	33 32 33 31 30 26 48	748 817 1,003 1,069 1,132 1,306 1,475	46,385 64,130 88,134 79,312 98,985 111,557 142,275	£ 171,987 237,736 322,747 313,370 372,631 412,180 534,616	£ 450,719 633,696 909,504 1,117,318 1,318,165 1,626,555 2,122,602	£ s. d. 9 14 4 9 17 8 10 6 5 14 1 9 13 6 4 14 11 7 14 18 5

It will be seen that there has been a steady growth both numerically and financially during the whole period except in 1895, when there was a decrease in the membership, due mainly to an industrial depression then existing. The progress has been especially marked during the last ten years. Between the ends of the years 1900 and 1910 the membership increased by 43,290, the annual income by £161,985, and the total funds by £804,437.

At the close of 1910 there were in existence eleven Female Societies, having a membership of 10,171, and total funds of £27,632. Ten of these were associated with Male Societies.

In order to illustrate the rate of growth of the Societies, I append a table comparing the rate of increase in the membership with the rate of growth of the population. Columns have been added to this table reducing the numbers at the several dates so as to make them correspond with a basis of 100 in the first year. From these columns it can be seen at a glance whether the membership of Friendly Societies has increased at a greater or less rate than the standard selected for comparison.

				Reduced to Basis of 100 in 1880,		
Year,		Population of Victoria at end of Year.	Membership of Friendly Societies at end of Year.	Population.	Friendly Society Membership.	
1880		860,067	46,385	100	100	
1885		969,202	64,130	113	138	
1890		1,133,266	88,134	132	190	
1895		1,185,950	79,312	138	171	
1900		1,197,206	98,985	139	213	
1905		1,228,708	111,557	143	241	
1910		1,307,398	142,275	152	307	

The table shows that the membership of the Friendly Societies has increased at a very much greater rate than the general population since the year 1880.

VICTORIAN AND BRITISH FRIENDLY SOCIETIES COMPARED.

The subjoined table contains a statement of the membership, income, funds, and funds per member of Victorian and British Societies respectively for the latest years for which the information is available. The estimated populations of the two countries at the ends of these years are also given.

							Fund	ls.
Co	ountry.		Year,	Estimated Population.	Membership.	Annual Income.	Total.	Per Member,
						£	£	£ s. d.
Great Ireland Victoria	Britain d	and 	1905	43,595,002 14,500,000 1,307,398	5,899,918 6,178,116 142,275	8,122,101 534,616	41,945,131 46,388,230 2,122,602	7 2 2 7 10 2 14 18 5

The membership in Victoria is smaller in proportion to population than in Britain, but the ratios to population of annual income and total funds are greater in this State, while the funds, per member, in Victoria exceed by almost 100 per cent. the proportionate funds held in Great Britain. The higher proportions in Victoria are due to the larger benefits given by the Societies, and the greater relative reserves which must be held by them in consequence as a provision for future liabilities.

"FRIENDLY SOCIETIES ACT 1911."

In the year 1907 an important Act relating to Friendly Societies was placed on the Statute Book—the Friendly Societies Act 1907.

The Annual Report on Friendly Societies for the year 1907 contains a copy of this Act, along with a short description of its provisions. Of these, the most important were that all Societies were required to register and to adopt tables of contribution adequate to provide the benefits to be received. If any Registered Society failed to adopt adequate rates before 3rd June, 1909 (i.e., within eighteen months of the passing of the Act), its registration was to be cancelled. Without such rates it was inevitable that the position of the Societies would deteriorate and that great disappointment would be caused in future years to members who found that the Societies were unable to pay them the benefits which they had been given to understand were secured by their contributions.

Actuarial valuations made before 1907 showed that very few of the larger Societies had assets bearing a ratio to liabilities of 20s. in the £1. Their position would have been much worse had it not been for the large interest earnings of former years.

The Act has had a very beneficial effect on Victorian Friendly Societies. It contained the defect, however, that there was no specific penalty provided to meet the case of those Societies which might be notified after 3rd June, 1909, that their rates were inadequate. The period of eighteen months above referred to was sufficient to enable the Government Statist to take action where the rates of contribution were obviously insufficient for their purpose. There were some cases, however, where the rates, though low, might prove adequate under favorable conditions, and it was desirable that consideration of these should be deferred until further information had been obtained in regard to the operations of the Societies. There were other cases where the rates were quite adequate at the date of the Act, but might easily become insufficient at a later date through the operation of such adverse factors as a decline in interest earning power, increased sickness, &c.

To remedy the defect mentioned a Bill was introduced during the last session of Parliament by the Hon. P. McBride, Acting Chief Secretary, which provided for the cancellation of the registry of a Society in the event of its failing to adopt adequate rates within a specified time after being called upon to do so. There was a desire on the part of some of the Friendly Societies that an extended time should be given within which to adopt such rates. An amendment to provide for this was introduced by Mr. John Lemmon, M.L.A., and accepted by the Government, and the Bill was passed as amended. A copy of the Act is given in Appendix D.

It will be seen that, under the new Act, if it appears to the Government Statist that the tables of contribution of a Society are inadequate to provide the benefits to be received, he shall notify the Society accordingly. It is expected that a Society receiving such a notice will at once take steps to strengthen its financial position and to raise its rates to a standard of adequacy and that it will thus obviate the necessity for further action being taken by the Government Statist. If, after a lapse of not less than three years from the date of the first intimation, the Government Statist again notifies the Society that its rates are inadequate, it must, within twelve months thereafter, adopt adequate rates or its registration will be cancelled.

In some cases a fresh valuation of the assets and liabilities of the Society may be required before the second notification is issued, and it may not be desirable to wait until the date of the next ordinary valuation. There is no provision for a special valuation in the existing Acts, hence it was necessary to insert sub-section (4). Where such a valuation has been made it will take the place of the ordinary one and it is accordingly provided in sub-section (7) that the next ordinary valuation need not be made in such case until after five years have elapsed.

INTER-STATE CLEARANCES.

It is sometimes suggested that with the view of affording facilities to members transferring their membership from one State to another an endeavour should be made to obtain a Federal Friendly Societies Act from the Commonwealth Parliament. Many persons appear to overlook the fact that while such an Act might lead to Inter-State clearances being facilitated it could do so only by requiring Societies to conduct their operations on an uniform basis as regards benefits, rates of contribution, &c., throughout the Commonwealth. The chief obstacle in the way of freedom of transfer between States is not the want of a Federal Act, but the absence of uniformity in the benefits, rates of contribution, and conditions of the same society in different States. If these were uniform the question of free Inter-State clearances would not present much difficulty, and it might be solved by consultation between the Actuaries of the various States.

One of the largest societies in this State is now arranging, by amendment of laws, for the admission into Victorian branches, under proper conditions, of members arriving from England.

Some of the principal questions requiring consideration in connexion with a Federal Friendly Societies Act were dealt with in last year's Report. Such an Act might simply establish Federal control without interfering with the independence of the societies in the different States. In that event it would give rise to no special actuarial difficulties, but the obstacles in the way of Inter-State clearances would not be removed. The Act might, on the other hand, require the adoption of uniform rates of contribution and conditions throughout the Commonwealth, in which event the societies would have to recast their rules and alter their rates so as to make them conform to a standard that would be deemed adequate under the varying conditions prevailing in the different portions of the continent. Facilities for Inter-State clearances would be afforded under this system, but it is probable that these facilities would in many cases be accompanied by an increase in the rates of contribution.

COMPANIES TRANSACTING FRIENDLY SOCIETY BUSINESS.

In the Report of last year reference was made to certain Institutions which are not registered under the Friendly Societies Acts, but are doing work somewhat similar to that usually performed by Friendly Societies.

Two Societies of this nature registered during the current year after being notified by me of the necessity for their doing so.

There are other Societies which are carrying on business very similar to that of Friendly Societies but do not come under the operation of the Friendly Societies Acts through their being registered as companies. A deputation waited upon the Hon. the Acting Chief Secretary in May last and asked that legislation should be introduced to bring such companies under the Acts.

Consideration is being given to the matter with the view of dveising means of protection for Societies against unfair competition from outside bodies.

DIVIDING SOCIETIES.

There are sixteen Dividing Societies registered in Victoria. The principal difference between them and ordinary Friendly Societies is that, while the agreements made by a Friendly Society with its members cannot usually be terminated during the lifetime of the member, except by reason of failure on the part of the latter to pay the periodical contributions, the contracts of Dividing Societies last for one year only. Their members pay a uniform rate of contribution, irrespective of age at entry. In most cases, the Society agrees to make a payment only in the event of an accident occurring, but in some instances sick and funeral benefits are payable as well. At the end of each year the funds in hand, after providing for the year's transactions, less a small reserve, are divided among the members, and at the beginning of the following year the Society is re-formed, and contributions are again received, payments made, and funds divided. The Society always has power under its rules to make a levy on members up to a specified limit in the event of the funds in hand being insufficient to meet the liabilities.

These Societies were brought within the scope of Friendly Society legislation by the 1907 Act, and in pursuance of the provisions of that Act the Government Statist is required to certify to the adequacy of their contributions in the same way as with ordinary Friendly Societies.

The certificate of the Government Statist in regard to their rates of contribution does not appear to serve any useful purpose. It means merely that, in his opinion, the Society will be able to meet the liabilities of the current year. In giving this opinion, he keeps in view the provision in regard to a levy above referred to; he may be aware that the rate of contribution, payable in the year with which he is dealing, is likely to prove insufficient in future years, owing to alterations in the age-constitution of the members, or for other reasons, but he is unable to take this into account. A Society which divides its funds at the end of each year cannot make provision for liabilities in anticipation.

Institutions of this kind are quite unsuited for the class of business usually transacted by Friendly Societies. If their members are derived from the general community, and if membership is purely voluntary, the sum required to meet the

sickness and funeral liabilities will increase as the average age of the members advances. The uniform rate of contribution, which was found to be sufficient at the outset, will have to be increased from time to time to meet the increased liabilities. Although the contributions of all members are equal, the older members receive the major portion of the payments, and they will, therefore, benefit at the expense of the

younger ones, if the funds are divided equally at the end of each year.

Twelve of the sixteen Victorian Dividing Societies are really "shop clubs," whose membership is confined to the employes of a particular factory or institution. There is less objection to Societies of this kind than to the class referred to in the preceding paragraph, and in some cases they are better suited for the purposes for which they have been established than an ordinary Friendly Society would be. If the membership comprises the great bulk of the employes in the factory or institution, it is probable that the average age will not vary much from year to year, and there will consequently be little increase in liabilities. Where payments are made on the occurrence of accident only, there appears to be no objection to these Societies, provided a reasonable limit is placed on the amount that can be paid in connexion with a single claim.

It is desirable that the membership of Dividing Societies should be limited to the employés of a particular institution, and that restrictions should be placed on the nature of the business to be transacted. They are not adapted for the ordinary

operations of Friendly Societies.

NATIONAL INSURANCE.

This subject, which was referred to in last year's Report, has come prominently before the public during the present year in consequence of the Chancellor of the Exchequer having introduced into the British House of Commons, in May last, the

National Insurance Bill.

The main object of the proposed enactment is to provide a scheme under which all ordinary employés, who are in receipt of weekly wages, or whose income falls below the income tax limit, shall receive certain benefits in the event of sickness or invalidity. The Bill also deals with unemployment, but it is proposed at first to apply this form of insurance to only two groups of trades—an engineering trade group and a building trade group. The two forms of insurance "Health" and "Unemployment" are kept quite distinct.

The Bill has received a vast amount of criticism, and, as it has not yet been passed by the House of Commons, it may be materially altered before it becomes law.

The following are the main provisions :-

Contributions.—Male employés between the ages of sixteen and sixty-five are to pay 4d., and female employés 3d. per week, the employer paying 3d. per week in each case. The State is to pay two-ninths of the benefits and cost of management, which will ultimately mean 2d. per week, though it may be less at the outset. The employé's contribution is reduced in cases where his earnings do not exceed 2s. 6d. per day.

Benefits.—The sickness benefit is 10s. per week for men, and 7s. 6d. per week for women, during the first three months, and 5s. per week for both sexes afterwards. Reduced rates are payable to unmarried persons under age twenty-one, and to persons over age fifty. Reductions are also made in some other cases mentioned in the Bill.

It is anticipated that after the ordinary benefits have been provided for there will be a surplus, and this, if realized, is to be devoted to additional benefits, the exact nature of which cannot be stated at present.

All contributions and benefits cease at age seventy—the age at which old-age

pensions commence in Great Britain.

Sick pay will not be granted, or will be subject to reduction, in cases where the insured is receiving compensation under the Workmen's Compensation Act, the

Employers' Liability Act, or at Common Law.

In addition to sick pay the insured will receive medical benefits, and in cases of maternity amongst married women a fixed payment of 30s. will be allowed to cover expenses of doctor and nursing. A sum of £1,500,000 is to be set aside to assist local authorities in building sanatoria for the treatment of insured persons suffering from consumption.

Sickness and maternity benefits are to be administered as far as possible through the medium of Friendly Societies, while the medical and sanatorium benefits are to be administered through Health Committees. When persons are unable to obtain admission to an approved Society they are to make payment through the Post Office, but the benefits receivable by them are not to exceed the amounts standing to their credit.

The Bill specifies the requisites of approved Societies and the security to be given by them to provide against malversation or mis-appropriation of funds, and it contains a statement of certain conditions which have to be complied with by these Societies in the conduct of their affairs. There are also provisions in regard to the keeping of accounts, the making of periodical valuations, and the procedure to be adopted on a valuation disclosing a surplus or deficiency.

In the event of a person leaving the United Kingdom to reside in any other part of the world, a sum representing the liability held in respect of him by the Society with which he is connected will be transferred to any Friendly Society in the part of the world to which he is going which may be approved by the British Insurance Commissioners. This arrangement is subject to the latter Society giving corresponding rights to any of its members who may become resident in the United Kingdom.

Should the Bill be passed by Parliament in its present form the immediate effect on approved Friendly Societies will be to largely increase their membership and to provide them with a subsidy. Seeing that the insured pays only 4d. per week, and the employer and the State together are to pay 5d., it might be imagined that the Society is to receive 5d. additional in respect of each member. This, however, is not so, as the great bulk of the additional sum is required for special benefits and expenses not provided for in the ordinary Friendly Society contribution.

A weak point in the scheme is that its provisions afford scant protection to the most necessitous class—the casual worker—while rendering liberal assistance to a large number of persons who are able to provide for themselves. Those whose contributions fall into arrear through their being out of work receive full benefits for three weeks and reduced benefits for a further period of ten weeks. After that period they are not entitled to benefits unless they pay the arrears of contribution—both those due by the employés and the employers—with interest thereon at 3 per cent. per annum. It will be seen from this that if the benefits are to extend to those to whom they will be of most value the scheme must include a comprehensive system of unemployment assurance embracing all classes of the community.

The general attitude of the leading British Friendly Societies towards the Bill is one of apprehension. They appear to be of opinion that the benefits to be conferred upon them by way of increased membership and financial assistance will be dearly purchased if their powers of self-government are interfered with. They are endeavouring to arrange that the employes contributions shall be paid to them direct, so that they may have an opportunity of keeping in touch with their members, and they are also urging that the investment of the moneys shall be left in their hands instead of with the Insurance Commissioners. The following extract from the opening address of the Grand Master of the Manchester Unity Independent Order of Oddfellows, England, at the Annual Movable Conference of 1911, appears to fairly represent the opinion held in regard to the measure by many leading British Friendly Society members. "For the time being Friendly Societies are to be preserved, but even the most enthusiastic advocates of State action must admit that a new character will be given to them, and unless the usual consequences are averted by special precautions, which must be continued by successors of the statesman who, by painstaking investigations, has become a sincere admirer of those institutions, there will be a gradual absorption into a State department, with resultant elimination of the altruistic features of their operations, and they will become agencies for insurance-simply that and nothing more. A superficial reading of the Bill shows that there will be very effective State control. And what can be urged against it if we accept State aid? Is it not accord with the fitness of things that with public money shall come public supervision and direction?"

The principle of compulsion, which is an essential feature of the new scheme, will bring into play certain factors which may have an important bearing on Friendly

Society finance. It is unlikely that persons joining a Society compulsorily will take the same interest in its affairs as voluntary contributors, and there may be more difficulty in controlling the sick pay and in preventing malingering under the new régime than under that which has hitherto existed. A Society having a membership composed principally of persons who take little interest in its welfare will find it increasingly difficult to deal with a disinclination to return to work on the part of those in receipt of sick pay.

The number of accidents met with in certain trades under the Workmen's Compensation Act (England) has been greatly in excess of the number expected before the Act came into operation, thus showing that the data available at that time were capable of only limited application. Similarly it may be found that the rate of sickness under a compulsory national scheme will be quite different from that experienced by well managed Friendly Societies with which membership is voluntary. The Societies are endeavouring to secure a controlling influence in the health committees

which will administer medical benefits.

The Actuaries who reported on the scheme to the British Government estimated that the total subscriptions by the insured, the employers, and the State would be under £19,000,000 the first year, but would reach £28,000,000 after seven

years, of which the State's portion would be about £5,500,000.

Many minor features of the Bill have been subjected to severe criticism, but as these may be altered before the Bill is passed by Parliament they need not be referred to here. There are important economic questions involved which cannot be answered until the scheme is in operation, e.g., "To what extent will the employer pass on his share of the contribution to the public or the employé?" and "How will the employé be affected, directly or indirectly, by the taxation required to provide the State's contribution?"

The fraternal element is the kernel of the Friendly Society system. If the proposed change should have the effect of converting the Societies into mere Government agencies for the receipt and payment of money, the *esprit de corps* which has hitherto characterized them will disappear, and they will be doomed to extinction.

No steps have been taken to introduce a similar scheme in Australia. The conditions prevailing here at present are very different from those existing in England. Wages are much higher, and it is probable that very few of the wage-earners who are not connected with Friendly Societies remain outside the membership because of their inability to pay the necessary contributions. The benefits proposed in the British scheme are much lower than those usually granted by Australian Friendly Societies, and owing to the increased cost of living here they would not suffice for the needs of persons temporarily or permanently invalided. Owing to the country being sparsely populated, the difficulties of administration would be very great, and it appears certain that the total cost of an effective compulsory scheme would be proportionately much heavier than in Britain.

The position of Victorian Friendly Societies is gradually becoming stronger. Many of the larger ones have assets whose ratio to liabilities exceeds, or is in the neighbourhood of, 20s. in the £1. The Societies are required to adopt adequate rates and to have their assets and liabilities valued quinquennially by a competent Actuary. By the continuous exercise of skilful and energetic management they should be able to largely increase their membership and to offer to persons joining them security of as

undoubted a nature as is now afforded by the leading life assurance companies.

INTEREST RETURNS.

The average rate of interest earned on the total Sick and Funeral Funds

during 1910 was 4.06 as compared with 4.05 in the previous year.

The laxity in the collection of interest when due, to which reference has been made in previous reports, still exists in some branches. The rates of contribution which have been quoted as adequate to provide the benefits to be received depend for their sufficiency on the Societies keeping their funds closely and regularly invested. Delay in the collection of interest may occasion loss, not only through the Society's receiving no return on the amount of such interest during the period of deferment, but also by reason of the fact that the interest itself may not be obtainable some time after the due date.

Where interest is collected at irregular intervals it is impossible to check effectively the annual returns from the branches. Auditors should see that this matter is duly attended to, and should call attention to any laxity on the part of Branch Trustees and Branch Secretaries.

As is pointed out in the next section, the creation of the Victorian Government Consolidated Inscribed Stock makes it possible to obtain a higher rate on small sums

than has usually been received hitherto.

VICTORIAN GOVERNMENT SPECIAL INSCRIBED STOCK.

By Act No. 2308, dated 4th January, 1911, a special stock known as the Victorian Government Special Inscribed Stock was created.

The Stock bears interest at 4 per cent. per annum, and is issued only to Friendly Societies. Investment is optional, but redemption can only take place on the happening of certain events, such as a transfer of engagements or dissolution of a Society or similar occurrence, or when money is required by a Society for any of the objects mentioned in section 5 of the Friendly Societies Act 1890 as amended by section 2 of the Friendly Societies Act 1891. The Stock is not marketable or redeemable for any other form of investment. All transactions with the Treasury are to be carried out on behalf of the Society by such persons (not exceeding three) as the Society may appoint from time to time as its representatives, these persons being Trustees of its governing body. The Stock is purchasable at par and redeemable at par.

Interest is due on 1st June and 1st December, and may be paid at the Treasury or at any Receipt or Pay Office, or it may be dealt with in other ways as specified in the regulations according as the representatives of the Society may

desire.

A certificate for audit purposes may be obtained from the Treasurer when required.

The nominal amount of the Stock is £2,000,000, and the whole amount, or any portion thereof which may not have been previously redeemed, is to be redeemed

at any time after 31st May, 1931, upon Parliament providing funds for the purpose.

Up to the present Friendly Societies have taken advantage of the new form of investment to only a limited extent, but inquiries made of the executive officers of the various Societies have elicited the information that it is proposed to purchase a considerable amount of the Stock during the coming year.

The Stock is sold in parcels or amounts of One pound or some multiple of One

pound.

The creation of this Stock makes it possible for Societies to obtain a rate of 4 per cent on sums on which they have hitherto been unable to get a higher rate than that payable by the Savings Bank. Many of the smaller lodges obtain a rate of less than 3 per cent on their funds, and the low interest return of these lodges has the effect of depressing the average rates realized by the Societies with which they are connected.

VALUATION OF SECURITIES.

The returns which are furnished to the Government Statist for the purpose of the quinquennial investigations show the book values of the funds invested. and funeral funds of all the Societies at 31st December, 1910, amounted to £1,978,568, made up as follows:-

£ Per	cent. of total.
Mortgages 1,064,301	54
Debentures 283,379	14
In banks at interest 434,176	22
In halls and other freehold property 106,894	6
Proportion invested	- 96
Cash not bearing interest 83,533	4
Improperly in use by other funds 6,285	(.3)

No investments were made in the Victorian Government Special Inscribed Stock until after the date mentioned.

From an examination of the returns submitted it would appear that the book values are sometimes in excess of the real values. The latter values can only be ascertained by the Societies having valuations made of all securities at frequent intervals.

The amount appearing under the heading "Capital" in a Valuation Report corresponds with the sum shown in the returns received by the Government Statist. The actual value of the capital may be more or less according as the items of which it is composed are of greater or less value than the amounts assigned to them in the

records from which these returns are prepared.

If the capital should prove to be of less value than the amount stated, the financial position of the Society will not necessarily be affected to a like extent. If there has been no decline in the total interest received, the effect of a reduction in the nominal value of the securities will be to raise the average rate of interest realized on the total funds, and it may in consequence be justifiable to adopt a higher rate of interest in the valuations. The writing down of the capital may thus be compensated in whole or in part by a reduction in the net liability, i.e., the difference between the values of benefits and contributions. The effect on the financial position will vary according to the circumstances of the Society dealt with.

Annual Returns.

Annual Returns are forwarded to the Government Statist in accordance with section 14 (11) (d) of the Friendly Societies Act 1890. These are prepared by the Branch Secretary, and signed by two or more Auditors, who certify that they find them correct.

Many of these returns are prepared in a very careless manner, and it frequently happens that mistakes are detected here which should have been noticed by the Auditors. As a consequence, the work of this office is greatly increased.

The Government Statist has no authority to examine and audit the books of any Society, and he has to depend largely on the good faith of the Auditors appointed

by the Societies themselves to secure correct returns.

Section 14 (IV.) (c) of the above Act makes it an offence for any Registered Society or Branch to furnish the Government Statist with returns in any respect false or insufficient.

COST OF MANAGEMENT.

The following table shows the proportions of the total annual contributions to all funds, and of the total income, absorbed in expenses of management in each year during the last five years:—

ALL SOCIETIES COMBINED—RATIO OF EXPENSES OF MANAGEMENT TO CONTRIBUTIONS AND INCOME.

			Expen	ses of Managemen	t.
Year.	Annual Contributions.	Total Income	a d	Ratios	to—
			Amount.	Contributions.	Total Income
1906 1907 1908 1909	£ 335,719 348,988 366,363 385,251 402,904	£ 436,161 452,323 481,197 523,871 534,616	£ 60,056 60,860 64,115 66,680 69,263	% 17.9 17.4 17.5 17.3	% 13.8 13.3 12.7 13.0

There has been little alteration in the ratio to contributions during the period covered by the table.

STATISTICAL SUMMARY.

Summary of Membership, Revenue, Expenditure, and Total Funds during the triennial period 1908-09-10.

Year.	Year.		Revenue.	Expenditure.	Funds,
1908 1909 1910	• • • • • • • • • • • • • • • • • • • •	130,048 135,340 142,275	£ 481,197 523,871 534,616	£ 386,492 399,345 424,431	£ 1,887,891 2,012,417 2,122,602

13982.

MALE SOCIETIES.

CONDITION AND PROGRESS.

NUMERICAL.

There were 47 Registered Societies in Victoria composed of male members at the end of 1910. This number includes 30 Societies which consist of one branch only. No Societies were registered during the year.

B anches

The number of branches of Societies increased from 1,283 in 1909 to 1,317 Forty-six new branches were opened, and 12 were closed, the net gain in 1910. being 34.

Members:

The membership of Registered Friendly Societies, excluding females, in Victoria, at the close of the year 1910, was 132,104, an increase of 4,678 on the previous year.

Initiations, inward clear-ances. Arrears, outward clearances, deaths. Total loss.

During the year, 15,248 members were admitted by initiation, and 2,713 by clearance, the total admissions being 17,961. The number of members who left by arrears, resignations, or expulsion was 9,154, and of those who left by clearance, The number of deaths which occurred was 1,158, a decrease of 8, as compared with the previous year's record. The total loss of members by arrears, expulsion, &c., was 13,283.

The following table shows the gain from initiations and the loss through arrears, &c., in male Societies, during the years 1908-09-10, measured by the number of members at the beginning of the year :-

Gain from initiations, loss through arrears.

		Number of	Initia	tions.	Arrears, &c.			
Year	۲.	Members at beginning of year.	Number.	Gain from.	Number.	Loss through.		
1908		115,898	15,276	% 13.18	8,173	7.05		
1909		121,692	16,261	13.36	9,168	7.53		
1910		127,426	15,248	11.97	9,154	7.18		

It will be seen from the foregoing comparison that the efforts during 1910 to obtain new members were not so successful as in the years 1909 and 1908, and that as regards the retention of old members the results for 1910 were better than in 1909,

Appendix C.

but not quite so good as in 1908.

Summary Tables, I. to VI., Appendix C., contain particulars of the member-Summary tables ship, funds, investments, sickness, and mortality experience of each distinct Society in Victoria for the year 1910, and to enable members to see with greater facility what improvement the Society, in which they are especially interested, has made, both absolutely and relatively to that of other Societies, the figures for the preceding year are reproduced.

Summary tables 1878-1910.

Tables VII. to X., Appendix C., contain similar information in respect to all male Societies taken collectively for each of the 33 years, during which the Act has been in operation, 1878–1910.

FINANCIAL.

Entrance and clearance fees

Initiation, clearance, and wives' registration fees received during 1910 amounted to £3,118, of which £429 was apportioned to the Sick and Funeral Funds, and £2,689 to the Medical and Management Funds.

Contributions

The income from contributions and levies during 1910 was £386,883, of which £194,187 was allotted to the Sick and Funeral Funds, £187,526 to the Medical and Management Funds, and £5,170 to the Widows and Orphans' and other Benefit Funds.

Amount of

The amount of interest received from investments during 1910 was £80,849, the Sick and Funeral Funds earning £77,517, the Medical and Management Funds, £1,567, and Widows and Orphans' and other Benefit Funds, £1,765.

Sick pay, funeral

Sick Pay expended during 1910 amounted to £142,405 and Funeral Money Medical attendance and medicine to members and their families cost claims, and medical benefits. to £28,198. £134,814. The total sum disbursed by the Societies in providing these three kinds of benefit for members was £305,417.

Management and ratio to

The cost of management during 1910 was £66,606, being 17.2 per cent. of members' contributions.

Increase in capital of Sick and Funeral Funds.

The increase in the Sick and Funeral Fund capital due to the excess of income over expenditure in 1910 was £99,001.

The capital of the Sick and Funeral Fund at the end of 1910 was sick and £1,954,607, equal to £17 10s. 3d. per effective member. Relatively to the effective Fund membership, there was an increase in the capital in 1910 over that for 1909 of capital 9s. 8d. per member.

The total capital of all the Societies at the end of 1910 amounted to Table XI—£2,094,970, equal to £15 17s. 2d. per member, and was made up as follows:— belonging Sick and Funeral Funds, £1,954,607; Medical and Management Funds, £73,884; widows and Orphans' Funds, £20,479; Congregational Ministers' Provident Society, £18,071; Central Medical Benefit Society, £57; Dividing Societies, £227; and "Other Funds," chiefly Benevolent and Suspense Funds, £27,645.

The total receipts from all sources, the expenditure for all purposes, and Total receipts, the aggregate capital for the year 1910, are given in the table following:—

and Total receipts, expenditure, and funds, and fund

TOTAL RECEIPTS, EXPENDITURE, AND FUNDS, 1910.

	that galaxies				Sick and Funeral Funds.	Medical and Management Funds.	C.M.P.S., W. & O. Funds, C.M.B.S. and Dividing Societies.	Total.
					£	£	£	£
Contributions, entrance fees	s, and le	vies			194,616	190,215	5,170	390,001
Interest and rent					77,517	1,567	1,765	80,849
Other receipts	•••	• • •	• • •		8,302	21,912	286	30,500
Total Receipts	• • •	•••	•••	•••	280,435	213,694	7,221	501,350
Sick pay					141,590		815	142,405
Funeral claims					26,987	***	1,211	28,198
Medical benefits					***	132,818	1,996	134,814
Management expenses					***	65,787	819	66,606
Other expenditure	• • •	***			12,857	11,194	2,021	26,072
Total Expenditure	• • •				181,434	209,799	6,862	398,095
Receipts in excess of expend	liture				99,001	3,895	359	103,255
Funds at the beginning of I	910	***			1,855,606	69,989	38,475	1,964,070
Funds at the end of 1910	• • •				1,954,607	73,884	38,834	2,067,325
Benevolent and Suspense F	unds							27,645
Total Funds at the	end of	1910	• • •		***	•••		2,094,970

The capital of the Sick and Funeral Funds at the end of 1910, viz., £1,954,607, Table IV.—was invested as follows:—£1,759,384 on mortgage in debentures and in banks, and £106,894 in halls and other freehold property, the sum remaining uninvested being £88,329, equal to 4.5 per cent.

The total capital of all the funds at the end of 1910 was distributed and Distribution and investment of total capital,

DISTRIBUTION AND INVESTMENT OF FUNDS, 1910.

Sick and Funeral Funds Medical and Management Funds Widows and Orphans' Funds C.M.P.S. Funds C.M.B.S. Funds Dividing Societies Funds Benevolent, Suspense, &c., Funds		£ 1,954,607 73,884 20,479 18,071 57 227 27,645 £2,094,970	Invested on mortgage ,, in debentures Deposited in banks at interest Invested in halls ,, other freehold property Cash not bearing interest	•••	£ 1,113,536 287,290 451,008 83,233 56,224 102,879 £2,094,970
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The rate of interest realized during 1910 on the Sick and Funeral Funds Rate of was 4.06 per cent., being the highest rate obtained since 1895. It fell steadily from 5.30 per cent. in 1891 to 3.61 per cent. in 1899, but rose to 3.78 per cent. in 1900. During the quinquennial period 1901-1905 there were slight fluctuations, the rates being 3.85, 3.72, 3.84, 4.01, and 3.98 in the respective years of that period. In the five years 1906-1910 there was little alteration, the highest rates obtained in the quinquennium being 4.06, and the lowest 3.97. The successive rates in the years 1891-1910 were 5.30, 5.02, 4.72, 4.29, 4.12, 3.83, 3.67, 3.63, 3.61, 3.78, 3.83, 3.72, 1891-1910, 3.84, 4.01, 3.98, 4.00, 4.02, 3.97, 4.05, and 4.06.

SICKNESS EXPERIENCE.

Table V.—Proportion sick.
Duration of sickness.
Sick pay per effective member, &c.

During 1910, 26,342 members received sick pay, or 24 per cent. of the total effective membership. The aggregate duration of sickness was 204,737 weeks, equal to 47 days per sick member, and the amount of sick pay disbursed was equivalent to £1 5s. 8d. per effective member, and to £5 7s. 6d. per claimant. The average rate of sick pay per week was 13s. 10d.

MORTALITY EXPERIENCE.

Death rate.

The number of members who died during the year was 1,158. The ratio of deaths to the number of members living, or the central death rate, in 1910, was 9'07, per 1,000, being slightly lower than in 1909.

Deaths of

There were 437 wives who died in 1910, or 3.45 per 1,000 members—the reference being made to members, as the total number of wives cannot be obtained with accuracy.

DEPARTURE BY ARREARS, ETC.

Arrears and

The number of members who resigned or who were excluded from membership through arrears of contributions or otherwise was equal in 1910 to 72.3 per 1,000; and the departures by arrears, resignation, and expulsion, as well as clearance, were in the ratio of 95.8 per 1,000; the clearances per 1,000 therefore numbered 23.5, the annual average being 2.3 per cent. during the two years 1909-10.

RELATIVE POSITION OF SOCIETIES ACCORDING TO MEMBERSHIP.

Table showing the Relative Position of each of the Societies according to Membership at the end of 1910, also the Total Funds and the Capital per Member:—

Relative position of Societies according to membership.

Relative		Name o	f Society.				Number of Members	Capital at	end of 1910.
Position.		nin and his					at end of 1910.	Total.	Per Member.
								£	£ s. d.
1	A.N.A						27,522	345,211	12 10 10
2	M.U.I.O.O.F.						26,768	601,727	22 9
		• •					15,326	273,101	17 16
3	1.O.R	• •	• •		• •		← F. 865	2,918	3 7
4	U.A.O.D						∫ 13,289	162,028	12 3 1
-	012210121						F. 1,228	4, 0 28 134,591	3 5 13 4
5	A.O.F., Melbourne	District					10,188 F. 604	1,467	2 8
							8,970	179,967	20 1
6	I.O.O.F						F. 762	1,068	1 8
-	TTAGTEG						6,838	64,172	9 7
7	H.A.C.B.S.			• •		• •	(F. 1,952	6,674	3 8
8	P.A.F.S						∫ 3,949	31,186	7 17 1
		• •	• •	• •	• •	• •	\F. 1,511	3,714	2 9
9	O.S.T					• •	3,260	58,512	17 18 1 27 14
10	G.U.O.O.F.	• •	• •	• •	* *	• •	3,003 F. 2,838	83,295 6, 936	2 8 1
11	A.W.A	• •	• •				(2,221	17,045	7 13
12	I.N.F						F. 313	240	0 15
13	Dividing Societies						2,471	227	0 1 10
14	V.R.M.B.S.						2,387	21,938	9 3 10
15	G.U.O F.G						1,716	24,984	14 11 9
16	M.T.B.S		* *				1,160	7,570	6 10
17	C.M.B.S						759	57	0 1 55 13
18	S.P.S						507 F. 45	28,216 102	2 5
19	A.O.F., Ovens and	Murray I	District				408	7.579	18 11
	집에 가는 이번 경기를 잃었다면서 모든 경기를 모르게 했다.			•			(233	6,758	29 0
20	A.O.F., Bendigo Di	strict	* *				F. 45	470	10 8 1
21	A.O.F., Geelong an	d Wester	n Distri	ct			253	5,922	23 8 9
22	O.S.A						174	3,250	18 13
							F. 8	15	1 17
23	A.O.F., Court Warn	nambool					155	4,866	31 7 10 28 6
24	G.S.R.S M.J.M.B.S.						154 87	4,360 1,980	22 15
25 26	M.C.M.C., G.U.O.O	F.					72	901	12 10
27	B.B.C.M.B.S.						61	665	10 18
28	A.O.F., Court Unit	у					51	2,702	52 19
29	B.G.S						34	1,091	32 1
30	C.M.P.S						32	18,071	564 14
31	C.B.S		••				24	194	8 1
32	A.O.F., Court Arar U.F.J.B.S	au				• • •	18	2,398 406	133 4
33	O.E.O.D.D.		•••				1.4		
		All Soc	ieties				f 132,10±	2,094,970	15 17 5
		222 000) F.10,171	27,632	2 14 4

Note.-F. denotes female members.

FEMALE SOCIETIES.

CONDITION AND PROGRESS,

Numerical.

The number of registered Friendly Societies composed solely of females at the remate end of 1910 was 11, of which 10 were affiliated with male societies, and the number Branches. of branches was 158. Particulars relating thereto are entered after the tables pertaining to males in Appendix C.

The membership at the beginning of 1910 was 8,914; the number Members, admitted during the year, 3,134; the number who died, 36; and the number who left Deaths, by clearance, arrears, &c., 1,841. The net gain during the year was 1,257; the Arrears. membership thus increasing at the end of the year to 10,171, of whom 7,411 were entitled to benefits.

Financial.

The capital of the Sick and Funeral Funds at the beginning of 1910 was Sick and £20,770. Contributions, entrance and clearance fees received during the year Funds. amounted to £6,622, interest to £797, and other receipts to £403, the total receipts Receipts. amounting to £7,822.

The amount expended in sick pay was £3,946, and the sum paid in funeral benefits expenditure. £265; other expenditure amounted to £420; and the total expenditure during the year to £4,631; the excess of receipts over expenditure was thus £3,191; and the capital of the Sick and Funeral Funds increased to £23,961 at the end of 1910.

The contributions, levies, entrance fees, and clearance fees credited to the Medical and Management Funds amounted to £9,690, interest to £55, and other ment Funds. receipts to £1,504, making a total income of £11,249. The total outgo for the year was £10,743, comprising medical benefits £7,551, management expenses £2,657, and other expenditure £535. The capital at the end of the year was £3,241.

The amount to the credit of Other Funds at the end of 1910 was £430.

Other Funds.

The total capital held by the Female Societies at the end of 1910, Total consisting of Sick and Funeral, Medical and Management, and Other Funds, amounted to £27,632.

MALE AND FEMALE.

Members and Funds.

The membership of registered Friendly Societies in Victoria at the end of Membership 1910 consisted of 132,104 males and 10,171 females, making a grand total of 142,275 members.

The Funds at 31st December, 1910, amounted to £2,122,602, of which Funds-Male £2,094,970 belonged to Male, and £27,632 to Female Societies.

Numerical and Financial Progress, Male Societies, 1878-1910.

Condition of Friendly Societies 1.78-1910.

A review of the condition of Male Friendly Societies in this State during the period 1878–1910 is here given. At the beginning of 1878 the total membership of Registered Friendly Societies was 45,430, which number steadily increased to 90,403 in 1891, when for three years during a depression in trade there was a decrease, the membership declining to 79,204 in 1894. In 1895 numerical recovery began to set in, and this continued until 1903, when the membership decreased from 102,364 to 101,717, consequent upon a temporary depression then being experienced in the State. Improvement again took place in 1904, and this has continued ever since, the total membership being 132,104 at the end of 1910.

The funds of the societies, which at the beginning of 1878 amounted to £367,079, steadily increased until at the end of 1910 the grand total was £2,094,970.

Table VII.

Particulars of members, funds, and investments of all the Male societies taken together and of the experience of these Societies for each of the 33 years, 1878—1910, are contained in Tables VII. to X. of Appendix C. The following is a compendium of the numerical statement, Table VII.:—

Admissions, Deaths, Departures, and Increase of Members, 1878-1910.

Admissions by initiation			•••		354,997
Admissions by clearance	• • •	• • •	• • •		49,257
Total admissions	• • • •	•••	•••	•••	404,254
Departures by arrears, &c.	•••	•••			238,118
Departures by clearance	• • •		***	• • •	51,198
Total departures	•••	• • •		•••	289,316
Excess of admissions over depart	rtures	•••	•••	•••	114,938
Deaths of members	•••	•••	•••	***	28,264
Increase in members during the	period		•••		86,674
Number of members at the begin	nning of	1878		• • •	45,430
Number of members at the end	of 1910	• • •	•••	•••	132,104
					description of the second

Gain by initiations, loss by exclusions.

The large number of 354,997 members was gained during the 33 years 1878–1910 by initiation, while 238,118 members were lost by arrears, resignation, and expulsion, and 28,264 by death, more than eight times as many members being lost by arrears, &c., as by death.

Table VIII,
- Receipts,
expenditure,
and funds.

The amounts received and expended in the Sick and Funeral and Medical and Management Funds taken together during the 33 years 1878-1910 were as under:—

RECEIPTS, EXPENDITURE, AND FUNDS, 1878-1910.

		0				£
Sum contributed b	y members			• • •	•••	8,084,466
Interest	•••		• • •	• • •		1,443,086
Other receipts	J.	•••	***	• • •	•••	886,542
*	Total Rec	eipts	• • •	•••	•••	10,414,094
Sick pay				•••		3,035,800
Funeral benefits	•••	•••				663,324
Medical benefits						2,862,988
Management		· · · · · · · · · · · · · · · · · · ·			0 * *	1,460,441
Other expenditure		•••		• • •	0.30	730,129
	Total Exp	enditure	***			8,752,682
Excess of receipts						1,661,412
Funds at the begin	nning of 18	378	•••	•••		367,079
Funds at the end	of 1910	206		***		2,028,491

In proportion to the total receipts during the 33 years the sum paid in by Proportional members under the head of entrance and clearance fees, periodical contributions, and expenditure levies was equal to 78 per cent., interest to 14 per cent., and other receipts to 8 per cent.; the expenses of management amounted to 14 per cent. of the total receipts; and proportionately to the total expenditure, sick pay was equal to $34\frac{1}{2}$ per cent., funeral benefits to $7\frac{1}{2}$, medical benefits to 33, cost of management to 17, and other expenditure to 8 per cent. It may be added that, measured by the total receipts, the increase in the funds during 1878–1910, was equivalent to 16 per cent., and the total expenditure to 84 per cent.

An average of 94 per cent. of the total capital of the Sick and Funeral Table IX.—and Medical and Management Funds was kept constantly invested during the 33 years, investment the rate of interest realized on the total funds during the period averaging 4.23 per cent. per annum.

The average proportion of members on the sick list annually during the Table X.—last 28 years was 222.8 per 1,000 effective members; the average for a longer period cannot be given, as 1883 was the first year in which members entitled to benefits were distinguished from the total members.

MISAPPLICATION OF FUNDS.

The amount misappropriated from the Sick and Funeral Fund for misapplicated Medical and Management Fund purposes increased from £3,621 in 1909 to £6,285 tion of Funds. in 1910; the number of offending branches in 1910 was 178, as compared with 157 in 1909.

The large increase of £2,664 shown in the amount of the Sick and Funeral Fund misapplied in 1910 as compared with 1909 has been brought about mainly by two societies, the I.O.O.F. and the S.P.S., which had increases of £832 and £1,570 respectively. In the former society the greater encroachment on the Sick and Funeral Fund for management purposes was occasioned by the work of consolidating the Sick Funds costing more than had been anticipated, by the expenditure of £400 on special organizing work and by the granting of a retiring allowance to the Past Grand Secretary. Provision will be made during 1911 to repay the amount illegally used. With regard to the latter Society, a letter was written to the District Secretary on 9th August, 1911, in which the Executive was asked to show cause why the matter of the misapplication of funds should not be reported to the Honorable the Attorney-General, with a view to compliance with the Statute and the rules of the Society being enforced.

The following is a copy of a letter received from the District Secretary in reply to this communication:—

St. Patrick's Society, Melbourne District, F.S. Dispensary,
Bowen Street, Melbourne, 12th August, 1911.

SIR, -Your letter No. 1286 has been received and I have been instructed by the District to forward you the following resolution which was carried at their meeting on the 11th inst.

"That the Government Statist be informed that pending the law case now before the Supreme Court, which action has been instituted for the purpose of enforcing the rules, the Executive deem it advisable to refrain from further insisting on the Branch' complying with the wishes of the Government Statist as expressed in his letter of 9th August, 1911. The Executive, however, desire to give an assurance that every effort will be put forward to enforce a strict compliance with the rules of all Branches as soon as the case referred to is settled."

Yours, &c.,

A. M. Laughton, Esq. Government Statist.

(Signed) J. C. NOLAN, D.S.

In view of the statement contained in the above letter, further action in the matter has been deferred.

Complete restoration must be made.

The attention of the offending branches in the various Societies has been drawn to the misuse of funds belonging to the Sick and Funeral Fund, and a direction issued that provision must be made for the complete restoration to the despoiled fund of moneys illegally used.

Such misapplication of funds is a violation of Section 6, sub-section (2), Friendly Societies Act 1891, which provides that all moneys received for sick or funeral benefits shall be entered in a separate account distinct from moneys received on account of any other fund or benefit and shall not be used in any manner for the advantage of any other fund or benefit.

Effect of misapplication of Funds.

The financial progress of Societies is materially retarded by the Sick and Funeral Funds being used for purposes other than those for which they were intended.

The offending Societies, and the amounts misappropriated during 1906-07-08-09-10, are here stated:—

MISAPPROPRIATION OF SICK AND FUNERAL FUNDS, 1906-1919.

	So	ciety.			Sick a	nd Funeral	unt belongin Fund in use ment Fund	by the Me	dical and	Number of Branches so offending in 1910.	Number of Branches including Central Bodies in each Society.
					1906.	1907.	1908.	1909.	1910.	Number so offend	Number including in each S
					£	£	£	£	£		
M.U.I.O.O.F. G.U.O.O.F.			· / · · · ·	<	167	82	42	55	144	19	257
.O.O.F			***	4,000			9	3	I	18	51
J.A.O.D.	: 0.0		***		124	115	230	257	1,089	1	115
A.O.F., Bendi		int	1.1,1,1	155	217	222	198	246	319	20	136
Goolo	ne and V	vestern I)intriot		560	654	685	741	720	6	9
	urne Dis				2		***				
		rray Dis	twint.	***	I	2	9	20	7	3	83
T) / T	and Distr	int Ins			***		4	4	4	I	7
			** 1.		***	•••	I				000
	endent C	ourts	***		13	25	22	7			
n m		***	***		109	196	99	136	274	22	284
	• • • •	***	***		110	180	112		7	I	52
I.A.C.B.S.	4.11	• • • • • • • • • • • • • • • • • • • •			789	723	700	783	747	33	114
).S.A	***		***		392	378	291	280	279	6	13
LU.O.F.G.		***			13	23	18	26	43	5	26
.P.S.	1,1,1	*,* *,	*, *, *	22.5	9.52	1,007	1,044	797	2,367	IO	11
A.F.S.			**,*		64.	61	4.5	4.8	63	. 8	52
.N.A	* * *	***	4.4.4.		128	145	80	89	92	19	202
N.F					171	149	135	106	108	4	28
.W.A			***		64-	27	2	1	1	I	39
B.G.S			***				2	13	20	I	I
J.F.J.B.S.	***	***	1,111					9			
Total	•••		•••		3,886	4,010	3,728	3,621	6,285	178	1,480

Dates of Furnishing Returns, 1910.

Furnishing Returns. One of the duties and obligations incumbent on Friendly Societies by virtue of Section 14, Friendly Societies Act 1890, is that every registered society shall, before the 1st day of February in each year, send to the Government Statist Returns A and B, containing statements of receipts, expenditure, funds, and effects of the Society, together with other statistics of sickness, mortality, &c., and it is an offence under the Act if any registered Society or branch wilfully neglects or refuses to furnish this information.

The period of the year when Returns A and B reached this office is Returns when shown below.

MONTH IN 1911 WHEN THE RETURNS FOR 1910 REACHED THE GOVERNMENT STATIST.

						clud	ing Central	ches or Sin Bodies, fro	m which I	ies, in- Returns		
	Name of	f Society.					TO STATE OF THE ST	ę	Total.			
			,		January.	February.	March.	April.	May.	June,	July.	
M.U.I.O.O.F.					79	78	100					2 5 7
G.U.O.O.F.					51							51
I.O.O.F.						102	4	6	2	1		115
U.A.O.D.						III	13	6	4	1	1	136
A.O.F., Bendig	go Distri	ct		* * 4	7	2	1		'			9
,, Geelor	ng and V	Vestern I	District					5	1		1	7
,, Melbo	urne Dis	strict			83			1				83
,, Ovens	and Mu	rray Dis	trict			7						7
	Warrna	mbool				ı					,	ı ′ı
,, Court	Unity							I				ı
	Ararat											ı
[.O.R				***	276	7	1					284
O.S.T.					2	4.6	1	3				
H.A.C.B.S.					4.5	34	6	II	14	1		52 114
O.S.A					13							
G.U.O.F.G.					26							13 26
S.P.S						7	3		1	1		11
P.A.F.S			***				41	4	3		2	
A.N.A					150	41	8	2	3 I	*		5 ²
G.S.R.S					-50	I					• • • • • • • • • • • • • • • • • • • •	1
C.M.P.S												ı
.N.F		***					25	2				28
M.T.B.S.			***			Ι					• • • •	Zo
A.W.A						35					***	1
C.M.B.S							•••	3			•••	39
A.C.M.C., G. U					I		• • • •	• • • • •	***	***	• • • •	ı
C.B.S.					I	1			• • •	• • • •		1 1
B.B.C.M.B.S.	101				I		***		* * *	***	***	_
3.G.S.	***		•••		ı	***	•••		***	•••	1 * *	I
I.J. M.B.S.		• • •		***					• • •	• • • •	• • • •	I
J.F.J.B.S.			• • •		***			• • • •	***	***		I
7.R.M.B.S.			***		٠٠٠	. I	***		* * *	• • • •	• • • •	I
Dividing Societ				• • •	I	J						I
2,24118 000101	20.3	• • •	• • •	* * *	10	4	I	`	• • •		. I	16
		Total	•••	***	749	478	204	44	28	5	8	1,516

In the case of 749 branches only (slightly less than one-half of the number by and whole) was the law fully complied with, and the information furnished prior to the statutory date, 1st February; 1,431 branches sent in their returns during the first quarter of the year; 77 branches delayed their returns until the second, and eight until the third quarter. On the 12th May last, twenty-seven secretaries who had failed to furnish annual returns were reported to the Hon. the Chief Secretary, in order that steps might be taken to enforce compliance with the provisions of the *Friendly Societies Act* 1890, sec. 14 (1), (d, e). The defaulting secretaries were written to by the Crown Solicitor. This action proved effective, as the whole of the overdue returns were subsequently furnished.

Statistics of Friendly Societies, published annually in the Report of Results of delay the Government Statist, lose a great deal of their usefulness owing to delay in publication, due to the dilatoriness of secretaries in furnishing returns, which, by law, they are obliged to send before the 1st day of February. The work of preparing such returns occupies but little time, and no unnecessary hardship is imposed by insistence on their being forwarded promptly in compliance with the Statute.

Information Useful to Members, etc.

In Appendix B to this Report the entrance fees and annual contributions appendix B.—paid by members to the several funds, and the benefits given therefor, in all the to members, &c. ordinary Registered Friendly Societies in Victoria (male, female, and juvenile), as

compiled from the rules of the societies now in force, are shown in detail for the information of present and intending members. It has not been thought necessary to include in this Appendix Dividing Societies, as these exist for one year only, and they must be reconstituted at the beginning of each year.

VALUATIONS.

Valuations.

In Appendix A will be found the results of the following valuations:—The Sixth Quinquennial Valuation of the Geelong and Western District A.O.F. and the Seventh Quinquennial Valuations of the M.U.I.O.O.F. and Court Ararat A.O.F.

FEES, 1910 AND 1882-1910.

Actuarial ees 1882-1910. The sum of £196 8s. 1d. was collected during 1910 in fees for actuarial services, and the amount received during the twenty-nine years 1882-1910 was £6,319 3s. (equal to £217 18s. per annum on the average).

ACTUARIAL FEES RECEIVED, 1882 TO 1910.

		Amount received for—							
Period.	Valuations.	Certificates, &c.	Tables.	Total.					
	£ s, d,	£ s, d.	£ s. d.	£ s, d,					
1882-4	652 11 2	11 3 6	48 6 0	712 0 8					
1885-9	775 2 8	25 10 0	50 0 0	850 12 8					
1890-4	875 8 7	43 I O	15 15 0	934 4 7					
1895-9	1,010 5 10	40 6 0	67 4 0	1,117 15 10					
1900-4	962 16 9	20 9 6	63 0 0	1,046 6 3					
1905-9	1,269 3 5	118 12 6	73 19 0	1,461 14 11					
1910	168 14 1	7 15 0	19 19 0	196 8 1					
1882-1910	5,714 2 6	266 17 6	338 3 0	6,319 3 0					

FRIENDLY SOCIETIES IN AUSTRALASIA.

Friendly Societies in Australasia. The following is a statement of the number of Friendly Societies, branches, members, receipts and expenditure, with the total and relative amounts of funds in Australia and New Zealand, for the years mentioned:—

FRIENDLY SOCIETIES IN THE COMMONWEALTH AND NEW ZEALAND.

State.	Return for the year.	Number of separate Societies.	Number of Branches.	Number of Members.	Total Receipts.	Total Expenditure.	Amount of Funds.		apita Meml	
					£	£	£	£	s.	d.
Victoria	1910	48	1,475	142,275	534,616	424,431	2,122,602	14	18	5
New South Wales	1910	64	1,681	151,401	486,906	401,501	1,437,797	9	9	II
South Australia	1906	16	506	52,165	212,869	189,768	743,795	14	5	2
Queensland	1910	21	464	42,246	156,611	113,948	546,430	12	18	8
Tasmania	1910	II	173	21,063	86,715	76,931	198,079	9	8	1
Western Australia	1910	17	262	16,397	84,005	67,522	163,669	9	19	8
Total Commonwealth		177	4,561	425,547	1,561,722	1,274,101	5,212,372	12	5	0
" New Zealand	1909	44	567	64,428	285,976	216,334	1,266,297	19	13	I
Total Australasia		221	5,128	489,975	1,847,698	1,490,435	6,478,669	13	4	5

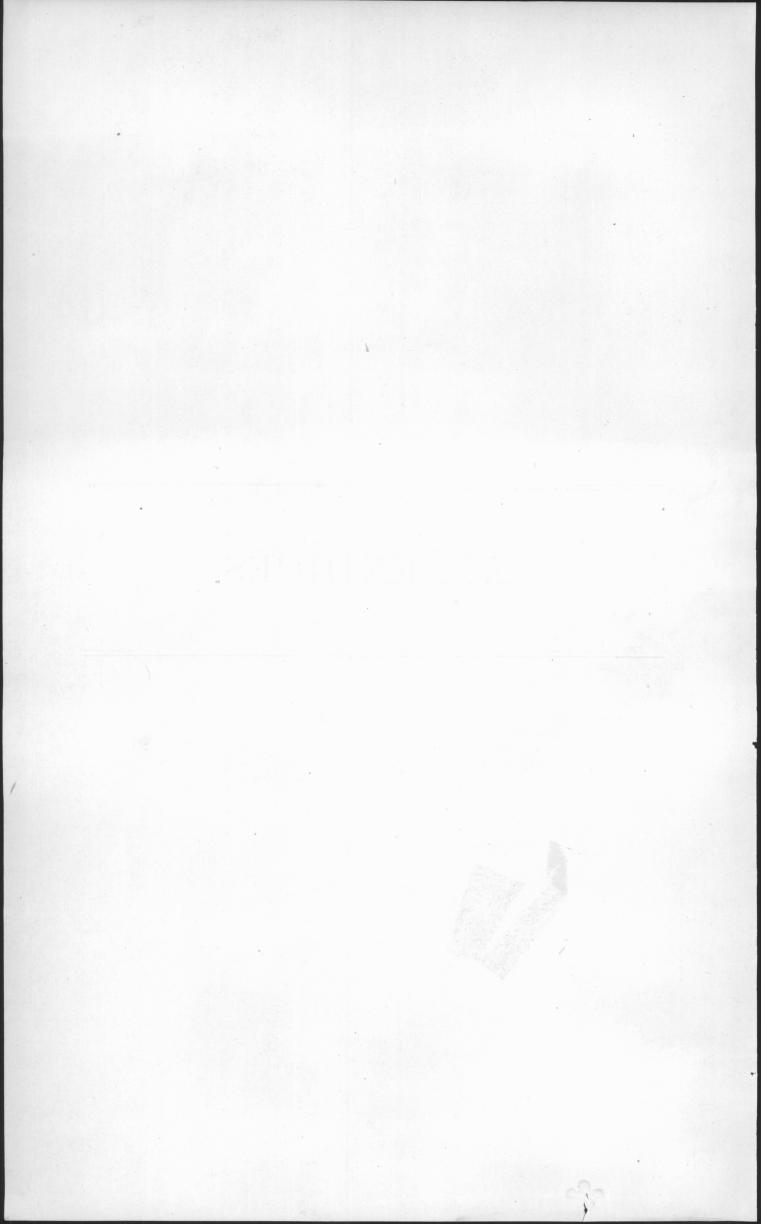
Extent of the Friendly Society Movement in Australasia There are 5,128 branches in the various Friendly Societies in Australasia, and about 96 members on the average in each branch, or a total of 489,975; assuming that for each member there are three additional persons participating on the average in the medical, sickness, or funeral benefits of these Societies, nearly 1,960,000 persons, or more than 36 per cent. of the total population of Australasia, are connected directly with the Societies and share in the benefits conferred thereby.

Victoria possesses nearly 29 per cent. of the branches, slightly more than Victoria and 29 per cent. of the members, and about 33 per cent. of the capital belonging to the whole of the Societies; the accumulated funds of the Societies in Victoria on 31st December, 1910, exceeded two million one hundred and twenty-two thousand pounds sterling, and were considerably in excess of those of any other State, New South Wales coming next with £1,437,797 at the end of 1910, followed by New Zealand, with £1,266,297, at the end of 1909, and South Australia with £743,795 at the end of 1906. In regard to capital relatively to membership, New Zealand stands first with upwards of £19 13s. for each member; the second place being occupied by Victoria, which has over £14 18s. per member.

A. M. LAUGHTON, F.I.A., F.F.A., Government Statist.

Office of the Government Statist,
Melbourne, 27th October, 1911.

APPENDICES.



APPENDIX A.

VALUATIONS.

SIXTH VALUATION OF THE GEELONG AND WESTERN DISTRICT A.O.F.

Letter from the Government Statist to the District Secretary, forwarding Results of his Valuation.

Office of the Government Statist, Melbourne, 26th October, 1911.

Sir,

I have the honour to forward herewith my Report on the financial condition of the Geelong and Western District Ancient Order of Foresters, together with an abstract of the results of my valuation

as at 31st December, 1908, as required by the Friendly Societies Act 1890.

There is a deficiency shown of £2,726. The ratio of assets to liabilities has increased from 16s. to 16s. 4d. in the £1. The improvement would have been greater but for the fact that it has been found necessary to alter the basis of valuation, and to use a sickness and mortality table which requires greater reserves to be made for the liabilities than that formerly employed.

I have, &c.,

A. M. LAUGHTON. Government Statist.

H. Bannister, Esq., J.P., D.S., G. & W. Dist. A.O.F. Town Hall, Geelong West.

Note.—In the ordinary course a valuation of this Society would have been made in the year 1909, but this was postponed as negotiations were in progress for amalgamation with another Society.

REPORT OF THE GOVERNMENT STATIST.

ABSTRACT of the Results of the Sixth Valuation of the GEELONG AND WESTERN DISTRICT, A.O.F.

	Number	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.			Sick and Benefits.	miy.		cy (-).
Nature of Benefits.	of Benefits.	Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	Net Liability	Capital.	Surplus, Deficienc
		£	s. d.	£	£	£	£	£	£	£
SICK FUNDS:— Sick allowances payable— During first six months' sickness, at 20s. per week During second six months' sickness, at 10s. per week After second six months' sickness, at 5s. per week	262	345'55	26 5	5,044		6,461 1,133 3,908		6,458	4,258	- 2,200
FUNERAL FUND:— Sums payable at death of— Members, at £20 Wives, at £10 Probable future registered wives	175	} 86·39	6 7	1,280		2,784 556 64	}	2,124	1,598	- 520
Total	437	431'94	33 0	6,324		14,906		8,582	5,856	- 2,720

TABULAR SUMMARY of the present Valuation as at the 31st December, 1908,

				Mem	bers.	Experienceding	Quinque	nnium,			Rate	of In	terest.		
Valuation Date:	Numb	er of—	Average Age.			greater (+) or less (-), than, or equal to (=), that of the Victorian Experience, 1903-07.		Obtained on Total Funds during preceding Quinquennium.							
as at the—	Members.	Wives.	Average Annual Contribution per M	Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	ıst Year.	2nd Year.	3rd Year.	4th Year.	5th Year.	Average.	Assumed in the
gist December, 1908	262	175	s. d.	45%		% -12	% -44	% -27	% 2 ¹ / ₂	% 4	% 3½	% 414	% 4	% 3 ³ / ₄	%
31st December, 1903	275	192	30 8	43	45%		11.		31/4	3	3	31	3 4	31	

- 1. I have taken the Victorian Friendly Societies' Experience, 1903-07, as the basis of the Valuation Tables employed.
- 2. The values of the prospective income and outgo on account of members owing more than fourteen weeks' contributions have been excluded from the valuation.
 - 3. The membership has declined by 13 during the quinquennium.
 - 4. The average age of members has increased by one year—from $45\frac{3}{4}$ to $46\frac{3}{4}$.
- 5. The sickness experience has been very favorable and the mortality experience has also been favorable.
- 6. The average rate of interest earned during the quinquennial period on the Sick Funds and Funeral Fund combined was 3.66 per cent., being an increase of about 8s. per cent. on the average rate for the preceding quirquennium.
- 7. The average annual contribution per member has advanced from 30s. 8d. to 33s. This is due principally to the rates of contribution of a large number of the members having been increased in the year 1909.
 - 8. There is a deficiency shown of £2,726, the ratio of assets to liabilities being 16s. 4d. in the £1.
- 9. This deficiency is, I believe, due to the inadequacy of the rates which were formerly paid by a large section of the members.

- to. At the preceding investigation there was a deficit of £2,815. On that occasion, however, the table used in the valuation was Ratcliffe's M.U. Experience 1866-70, so that the results of the two investigations are not strictly comparable. If the Victorian Experience Table had been used in 1903 the deficit at that date would have been larger than that shown by Ratcliffe's Table, and a greater improvement has therefore taken place during the five years than would be indicated by a comparison of the deficiencies appearing in the above tabular summary.
- 11. While there has been an improvement, the present position of the Society cannot be regarded as satisfactory. A deficiency of £2,726 is very large for a Society having funds of only £5,856. It is imperative that the greatest care should be exercised in the future in the supervision of sick pay and the investment of funds.
- 12. The above ratio of assets to liabilities is dependent on the assets being of equal value to the amounts at which they appear in the Society's books.
- 13. If the favorable experience of the last five years is continued the Society may gradually advance to such a position that the assets will equal the liabilities. If, on the other hand, there is no material improvement before the date of the next valuation it will then be necessary for me to consider whether the Society will be able to fulfil all its contracts without the rates of contribution being increased.
- 14. It should be possible to realize a higher rate of interest on the Funeral Fund and also on the Sick Funds in the possession of the various Courts. The creation of the Victorian Government Special Inscribed Stock makes it possible for a fairly high rate to be obtained on small sums which have hitherto been deposited in the Savings and other Banks at lower rates than 4 per cent.

and of the preceding Valuation as at the 31st December, 1903.

	Liabilities.			Assets.					Ratio to	Liabilities of the—	s per £1
**Asin of Sick Pay. **Li,502 10,769	Yalue of Sums Payable at Death.	### 14,906	Contributions.	Capital.	### Total Total Tiles	£ 2,726	Capital per Member.	Surplus $(+)$, Deficiency $(-)$, $(-$	S S S Value of Contributions.	7 8 Capital.	s. d. 16 4

15. I append a table showing, for the various ages at entry, the weekly rates of contribution payable, and the number of financial members existing at the date of the valuation at different groups of ages attained:—

Ages att									/ / / · 1	
Valuati		16–19. 6d.	20-23. 7d.	24-27. 8d.	28–31. 9d.	32-33. rod.	34-36. 11d.	37-40. r.d.	Total.	
16-20		5							5	
21-25		16	9	***					25	
26-30		8	6	2					16	
31-35		5	9	2	2				18	
36-40		3	9	5	2	I			19	
41-45		12	18	5	3	2	1		4.1	
46-50		7	17	4	3	2	1	I	35	
51-55		3	11	5	3	3	I		26	
56-60		5	7	4	2	I	1	I	2 I	
61-65		3	10	6	3	I	I	I	25	
66-70			I	4	5	3		. I	14	
71-75			***	• • • •	4	I		2	7	
76-80	• • •		•••	• • •	•••		5	2	7	
81-85		•••	***	•••	•••	•••	1	2	3	
All ages		67	96	37	27	14	11	10	262	

TABULAR SUMMARY of the VALUATION of the Geelong and Western

	ngga ang ang ang ang angang-angang ang ang ang			Numbe	er of—	Contribution	Ag	rage e of bers.	quenni less (-) (=), tha	ence duri un. great than, or t of the ience, 19	er (+) or equal to Victorian		te of erest.
No.	Court.	Where situated.	When Established.	Members.	Wives.	Average Annual Control per Member.	Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7 s. d.	8	9	10	11 %	12 %	13	14 %
1	Barwon Rise	Geelong	1861	53	33	s. d.	Yrs. 55½	Yrs. 57\frac{3}{4}	- 15	-60	+ 26	%	4
2	Belmont	Germantown	1863	50	31	25 9	4134	42 1/2	- 17	+ 38	- 66	31/2	3
3	Triumph	South Geelong	1863	25	17	24 1	434	454				23/4	3
4	Advance	West Geelong	1865	65	- 51	25 10	431	44	- 9	- 64	- 7I	31/2	3
5	Duke of Edinburgh	Portarlington	1867	46	27	25 8	42	414	+ 4	-35	+ 13	28/4	3
6	Prince of Wales	Drysdale	1870	23	16	26 3	434	51	***	***		21/4	3
			1-									-	-
	Total Court Sick Funds			262	175	26 5	454	463	+ 12	-44	- 27	3 ³ / ₄	
	District Funeral Fund		•••	"	"	6 7	//	11	, "	"	"	34	3
	The Whole Society, Valuat	ion 31st December, 1908	3	262	175	33	454	463	+ 12	-44	- 27	3 4 3	
,	The Whole Society, Valuat	ion 31st December, 190		275	192	30 8	43	454				31/4	

* The experience of a Court having less than 30 Members,

Office of the Government Statist, Melbourne, 26th October, 1911.

SEVENTH VALUATION OF THE M.U.I.O.O.F.

Letter from the Government Statist to the Corresponding Secretary, forwarding Results of his Valuation.

Office of the Government Statist, Melbourne, 26th October, 1911.

SIR.

I have the honour to forward herewith my Report on the financial condition of the Manchester Unity Independent Order of Oddfellows, together with an abstract of the results of my valuation as at 31st December, 1910, as required by the Friendly Societies Act 1890.

There is a deficiency shown of £216,055. A different table has been used in the valuation from that employed on the former occasion. After allowing for the change in basis there has been a slight improvement in the financial position during the quinquennium.

I have, &c.,

A. M. LAUGHTON, Government Statist.

F. Webster, Esq., C.S., M.U.I.O.O.F., M.U. Hall, Swanston-street, Melbourne.

District, A.O.F., as at the 31st December, 1908.

	Liabilities.			Assets.				۰		Ratio t	o Liabilit 1 of the-	ties per		
Value of Sick Pay.	Value of Sums payable at Death.	Total.	Value of Contributions,	Capital.	Total.	Surplus,	Deficiency.	Capital per Member.	Surplus (+), Deficiency (-), per Member.	Value of Contributions.	Capital.	Assets.	No.	
15 £ 2,353	16 £ 	17 £ 	18 £ 774	19 £ 1,000	20 £ 1,774	21 £	22 £ 579	23 £ s. 18 17	£ s.	25 s. d. 6 7	26 s. d. 8 6	₹ 27 s. d.	1 1	
2,135			1,070	42 I	1,491		644	8 8	-12 18	10 0	4 0	14 0	2	
1,113			470	493	963		150	19 14	- 6 -0	8 5	8 11	17 4	3	
2,857			1,335	1,700	3,035	178	***	26 3	+ 2 15	9 4	11 11	21 3	4	
1,953		•••	999	362	1,361	* ***	592	7 17	- 12 17	10 3	3 8	13 11	5	
1,091	•••	•••	396	282	678		413	12 5	-17 19	7 3	5 2	12 5	6	
		-			plilinenessesses ton						AND THE PERSON NAMED IN COLUMN			
11,502	• • • •	•••	5,044	4,258	9,302	•••	2,200	16 5	- 8 8	8 9	7 5	16 2		
	3,404	•••	1,280	1,598	2,878	000	526	6 2	- 2 0	7 6	9 5	16 11		
11,502	3,404	14,906	6,324	5,856	12,180	* * *	2,726	22 7	- IO 8	8 6	7 10	16 4	1908	
10,769	3,432	14,201	5,944	5,442	11,386		2,815	19 16	-10 5	8 4	7 8	16 0	1903	

or of less than five years' duration, is not abstracted.

A. M. LAUGHTON, F.I.A., F.F.A.,
Government Statist.

REPORT OF THE GOVERNMENT STATIST.

ABSTRACT of the Results of the Seventh Valuation of the M.U.I.O.O.F.

	Number	Annual Cor applicable and Funers	to Sick		Contribu- ns.		Sick and Benefits.	ity,		(-)
Nature of Benefits.	of Benefits.	Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	Net Liability	Capital.	Surplus Deficiency
Sick allowances payable—		£	s. d.	£	£	£	£	£	£	£
During first six months' sickness, at 20s. per week During second six months' sickness, at 13s. 4d. per week After second six months' sickness, at 10s. per week	25,549 H. 6	650	••	• •	••	604,149				
Sums payable at death of Members, at £20 Sums payable at death of wives, at £10 Sums payable at death of probable future regis-	15,960					43,182				
tered wives	**				••	10,326			1	
Total	41,509 H. 6	47,692°14	37 4	792,654		1,568,536		775,882	559,827	-216,05

TABULAR SUMMARY of the present Valuation as at the 31st December, 1910;

•											Rate	of Int	erest.		
Valuation Date:	Number of		Member.	Average Age of Members.		Experience during preceding Quinquennium greater (+) or less (-), than, or equal to (=),		Obtained on Total Funds during preceding Quinquennium.				ring			
	į		ual per Men	n.	n.	that	of the Vi rience, 1	ctorian							the
as at the—	Members.	Wives.	Average Annu Contribution	Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	ıst Year.	2nd Year.	3rd Year.	4th Year.	5th Year.	Average	Assumed in th
ıst December, 1910 {	25,549 } I	5,960	s. d. 37 4	Yrs. 404	Yrs. 394	% -2	% - 8	% - 16	% ["] 4 ¹ / ₄	% 4 1	% 4	% 4 ¹ / ₄	% 4 ¹ / ₄	% 4 ¹ / ₄	9
ist December, 1905 {		4,580	35 8	39½	404				44	3 3 4	$4\frac{1}{4}$	44	41/4	4	

- 1. I have taken the Victorian Friendly Societies' Experience, 1903-07, as the basis of the Valuation Tables employed.
- 2. The values of the prospective income and outgo, on account of members owing more than fourteen weeks' contributions, have been excluded from the Valuation.
- 3. The membership of the Society increased from 22,230 in 1905 to 25,549 in 1910—an addition of 3,319 members.
- 4. The average age of the members is $39\frac{1}{4}$ years, being slightly lower than at the end of the preceding quinquennial period.
- 5. The sickness experience has been distinctly more favorable than that shown in the previous five-year period, measured by the Victorian table, and there has been a slight improvement in the mortality experience.
- 6. The average rate of interest earned during the quinquennial period on the Sick and Funeral Funds was $4\frac{1}{4}$ per cent.
 - 7. There is a deficiency shown of £216,055, and the ratio of assets to liabilities is 17s. 3d. in the £1.
- 8. The above ratio of assets to liabilities is dependent on the assets being of equal value to the amounts at which they appear in the Society's books.
- 9. The deficiency is due to the fact that the contributions received from members who joined the Society before July, 1885, were usually quite inadequate to provide the benefits to be received.
- 10. The following statement shows the position of the Society as disclosed by the last four valuations:—

Average Rate of	Valuati	g to Table used in on of—		Table Head in	Ratio of Assets
during quinquennium.	Actual to expected Sickness.	Actual to expected Mortality,	Deficiency,	Valuation,	to Liabilities.
%	%	%	£		
5.00	127	84	90,420	Ratcliffe's.	18/1d.
4.04	120	81	138,699	,,	17/7d.
4.15	109	75	89,776	,,	18/6d.
4.56	92	98	216,055	Vie. Exper.	17/3d.
	Interest earned during quinquennium. % 5.00 4.04	Interest earned during quinquennium. Actual to expected Sickness. % % 5'00 127 4'04 120 4'12 109	Interest earned during quinquennium.	Interest earned during quinquennium.	Interest earned during quinquennium.

and of the preceding Valuation as at the 31st December, 1905.

	Liabilities.			Assets.				r.	R	atio to Liabil per£1 of the	
Value of Sick Fay.		Total.	Value of Contributions,	Capital.	Total.	Deficiency.	Capital per Member.	$\operatorname{Surplus}(+)$ ber Member Deficiency $(-)$	Value of Contributions.	Capítal.	Assets,
£	£	£	£	£	£	£	£ 8.	£ s.	s. d.	s. d.	s. d.
1,302,089	266,447	1,568,536	792,654	559,827	1,352,481	216,055	21 18	-8 9	I O I	7 2	17 3
944,659	241,054	1,185,113	624,729	470,608	1,095,337	89,776	21 3	-4 I	10 7	7 11	18 6

It will be seen that there have been considerable fluctuations. The retrogression in the Society's position between 1895 and 1900 appears to have been the result mainly of a decline in interest earnings. There was an improvement in the sickness and mortality experience as well as in the interest earnings during the next quinquennial period and a considerable reduction in the deficiency.

The apparent increase of £126,279 in the deficiency between 1905 and 1910 is due to a change in the table used in the valuation.

11. The figures relating to the sickness and mortality exterience of the periods 1901–1905 and 1906–1910 are not comparable, owing to the change in table referred to, but a fresh investigation has been made into the experience of the former period on the basis of the Victorian Experience Table. The subjoined statement contains a comparison of the sickness and mortality experiences of the two quinquennia according to this standard:—

	Ratio according to Victor	orian Experience Table of-
Quinquennium.	Actual to Expected Sickness.	Actual to Expected Deaths.
	%	%
1901–1905	100	. 103
1906–1910	92	98

The recent quinquennium shows an improvement over the preceding one as regards sickness and mortality, and it will be observed there has also been an improvement in the average rate of interest obtained.

12. In the year 1909 the rates of contribution of a large number of members who had previously been paying an insufficient amount were increased. The increase in the average annual contribution per member from 35s. 8d. to 37s. 4d. is due principally to this cause.

13. With the view of ascertaining the progress made by the Society during the quinquennial period 1906–10, an approximate valuation was made as at 31st December, 1905, on the basis of the Victorian Experience Table. From the result, it would appear that if that table had been adopted both in 1905 and 1910, and if there had been no increase in rates of contribution between these years, there would have been an improvement in the Society's position to the extent of about £15,000. This improvement owes its origin to the favorable sickness and mortality experience and to the comparatively high rate of interest earned.

14. Judging by the relatively high interest earnings and the moderate sickness and mortality rates one would have expected the Society to show a greater advance than that mentioned in the preceding paragraph. The reason for the slow progress is that the Society is burdened with a large deficiency,

This deficiency accumulates at compound interest at the rates adopted in the valuation. Its amount at 31st December last was £216,055. The Society has in effect to borrow that sum so that it may be enabled to make due provision for future liabilities. The interest on this loan will in five years amount to over £40,000, and this is a charge which must be met before the Society can show any improvement in its position.

15. The ratio of assets to liabilities—17s. 3d. in the £—is short of a par ratio to the extent of 2s, 9d, in the £, while the sum of £15,000 above mentioned represents less than 3d. in the £. The deficiency is a serious one, and it is necessary that every effort should be made to improve the financial position. The greatest care must be exercised in the admission of new members and in the granting of sick allowances, also in the investment of the funds. It is only by the most prudent and skilful management that the Society can hope to attain to a position characterized by equality of assets and liabilities without having its benefits reduced or contributions raised.

It is to be hoped that the next investigation into the affairs of the Society will reveal a material improvement, otherwise the question of its ability to meet all its contracts without an increase of rates of contribution will have to be seriously considered.

As the deficiency decreases, the interest burden to which reference has been made will also decrease. If, for example, the deficiency were reduced by £50,000, the interest burden at the next succeeding valuation would be decreased by about £10,000, which means that the Society's resources would be increased to that extent.

16. While the rate of interest has been favorable it might be materially improved. The rate of interest assumed in the valuation of 139 lodges was 3 per cent., in 513½ per cent., and in 374 per cent. In the case of 53 of those which were valued at 3 per cent. the average rate earned was below that amount, but as it should always be possible to obtain 3 per cent. with safety, I have not thought it necessary to assume a lower rate in the valuation,

The average annual rates obtained by the lodges in the various districts are shown in the following table :—

Number of Lodges in each District which have during the Quinquennium, 1906-10, earned the Annual Rate of Interest Specified.

	naiseo isonolo						Aver	age 2	Annu	al R	ates	of In	teres	st ear	rned	and	num	ber o	f Lo	lges	at ca	ch r	ate.				
No.	District.	0 per cent.	4 per cent.	per cent.	3 per cent.	1 per cent.	14 per cent.	13 per cent.	2 per cent.	24 per cent.	24 per cent.	23 per cent.	3 per cent.	34 per cent.	84 per cent.	34 per cent.	4 per cent.	44 per cent.	44 per cent.	43 per cent.	5 per cent.	54 per cent.	5½ per cent.	53 per cent.	6 per cent.	64 per cent.	Total No. of Lodges
ī	Bairnsdale							3						ı	2	1		-	3								7
2	Ballarat	1					1					ï	I		I	2	I	3	2	I				I		I	16
3	Bendigo	I		444					1	T		T	ì	1	3	1	I	1			2	1	ï		ï		17
4	Castlemaine	5						I	1		I		1	1	I		4	2	I	2		lalah			V		20
5	Collingwood	1														I		τ	3	2	1	1	I				II
6	Corio	2	,											I	1	1	1										6
7	Hamilton North Yarra		***	444	444		444	444	440	444	***	leve.		I	1	I	2	2	1		•••		***		•••		8
8	Ovensand Murray	7.	***					***			1		•••	•••	I	1	I		I	***	***	•••	• • •			***	- 5
9	D - + E :	2		***	•••	***		***		I	3	2	3	2	6	2	6	I	1	***	***	•••	I	***	***	•••	30
II	Dant Dh:11:	I	I	1	I	***		***	te cie ;	***	2		4.61	***	I		2	2					***				5
12	Sale	1		***			***	1	***	I	I	2	2 I	4	5	5	4	2	5	I	3	• • • •	I				4I 8
13	St. Arnaud	2	***			I		***	···			•••				1 2				I	 I	Ι					8
14	South Gippsland	2										***	т		2	I		***									7
15	South Melbourne	I			I		I					I	ī		2	3	1	I	2	I	1						16
16	Warrnambool	1	***											3		I	2										7
17	Wimmera	I												3		4	I	1	2								12
18	Yarra Yarra	I										•••	2	I	3	2	I	2	τ	•••		•••		•••		•••	13
-	Total	22		1	2	1	2	2	3	4	8	7	13	19	29	29	27	18	23	8	8	3	4	1	1		237

The creation of the Victorian Government Special Inscribed Stock makes it possible for Societies to obtain a rate of 4 per cent. on small sums on which hitherto they have been able to get only the amounts payable by the Savings Bank. If there were increases in the average rates of interest earned by the various lodges owing to investments in this Stock it would not be necessary to value such a large proportion at the low rate of 3 per cent. If circumstances should justify increases in the assumed rates in future, smaller proportionate reserves will be required for the liabilities and there will be a corresponding diminution in the deficit. It should, however, be remembered in this connexion that the State has during the past few years been passing through a period of prosperity, and that with a recurrence of bad seasons there may be a reversion to lower average rates of interest than those now being earned notwithstanding the exercise of greater care in the investment of small sums.

17. There may be an impression in some quarters that as the increase in the deficiency between 1905 and 1910 of £126,279 is due to a change in table, the deficiency disclosed at the later date is to a certain extent hypothetical. If such an impression exists it is erroneous. The valuation as at 31st December, 1905, was made on the most reliable basis then available, but subsequent investigations have shown that the value of the liabilities according to the table adopted at that time—Ratcliffe's Manchester Unity Table 1866-70—was very much understated. The reasons for the understatement are given in the Thirty-First Annual Report on Friendly Societies, pages x, xi. If the table used on the previous valuation the deficiency would have been greater in 1905 than in 1910. As was explained in the Thirty-First Annual Report on Friendly Societies, page x, the Victorian table was compiled from the experience of three Societies, of which the Manchester Unity was one.

18. With the view of giving a clearer idea of the effect produced on the valuation by the adoption of the Victorian instead of Ratcliffe's experience, I have prepared the following table, which contains a statement of values of contributions, sums payable at death, and sick benefits in respect of all members of

the Society arranged in age groups. An examination of the table shows that the reserves required by the adoption of the Victorian Experience are considerably in excess of those necessitated by the use of the other basis :-

VICTORIAN EXPERIENCE, 1903-07 AND RATCLIFFE'S M.U. EXPERIENCE 1866-70, VALUES COMPARED.

			Va	alue of Sums Payal	ole at Death of	:		
	Value of C	ontributions.	Mer	nbers.	Wi	ves.	Value of	Sick Pay.
Age Groups.	Victorian Experience, 1903-07.	Ratcliffe's M.U. Experience, 1866-70.	Victorian Experience, 1903-07.	Ratcliffe's M.U. Experience, 1866-70.	Victorian Experience, 1903–07.	Ratcliffe's M.U. Experience, 1866-70.	Victorian Experience, 1903–07.	Ratcliffe's M.U Experience, 1866-70.
	£	£	£	£	£	£	£	£
17-20	37,956	35,297	5,187	6,129	16	20	37,643	31,420
21-25	115,601	107,352	17,551	21,257	832	1,036	119,614	102,303
26-30	129,518	120,243	21,820	25,802	3,280	3,971	142,341	122,619
31-35	116,837	108,700	22,000	25,346	4,932	5,807	138,526	119,428
36-40	105,241	98,422	22,650	25,342	5,603	6,366	138,289	118,609
41-45	95,703	90,384	25,228	27,460	6,469	7,107	150,203	128,461
46-50	82,261	78,614	26,930	28,686	6,984	7,461	158,393	133,671
51-55	51,128	49,557.	21,964	22,912	5,400	5,644	129,157	105,902
56-60	24,832	24,410	14,054	14,453	3,361	3,456	83,262	65,896
61-65	13,738	13,598	10,475	10,711	2,300	2,352 .	62,307	47,579
66-70	8,665	8,627	8,591	8,756	1,661	1,693	51,101	36,211
71-75	5,787	5,636	7,309	7,485	829	1,256	43,177	24,434
76-80	3,926	3,883	6,211	6,336		844	34,378	16,187
81-85	1,349	1,303	2,617	2,682	271 14	277	12,595 836	5,230
86-90	87	26		217		14	267	91
91-95	2.5		91	94			207	91
All Ages	792,654	746,135	212,939	233,978	43,182	47,304	1,302,089	1,058,363

19. With regard to the system of levying by the District to meet the Funeral claims on the basis of the proportion of number of members, I would point out that this system is unfair to the newly established Lodges. The calculation to be equitable must take account of the ages of members.

20. I append a table showing for the various ages at entry the weekly rates of contribution payable and the number of financial members existing at the date of the valuation at different groups of ages attained-

				Valuation	n of 1910,	Members	Weekly	Contrib	utions, A	ges at E	ntry.		
Ages atta at date Valuation	of	16–19. 7d.	20-24. 8d.	25–29. 9d.	30-32.	33-35. 12 d .	36-37. 13d.	38–40. 14d.	Over 40. 15d.	* 10 $\frac{1}{2}$ d.	* 11½d.	Payment of Contribution ceased under Rule 61 (c).	Total.
16-20		1,096	2	•••	,							•••	1,098
		H. 6	***	***	2.1			***		30,0,0	3	•••	H. 6
2 I-2 5	***	2,044	1,280	2		***				100		***	3,326
26-30		1,185	1.644	828	I		• • • •				****	•••	3,658
31-35		782	1,027	1,023	374	63				0.00	100		3,269
36-40		572	772	795	329	322	120	31		,4,9,4	4,4 4	• • • •	2,941
41-45		608	662	808	332	246	134	135			14,000	,	2,925
46-50		377	826	731	275	284	140	131	I				2,765
51-55		308	606	595	154	145	98	100	1	3/4 4	,		2,007
56-60		189	346	307	151	102	13	31		15	- 4	***	1,158
61-65		146	229	235	88	18	3	. 6		26	3/1		782
66-70		61	197	190	85	7	4	6		20	2.7	• • •	597
71-75		21	94	202	75	IO	6	IO		26	24	· I	469
-6-80		8	24	II 5 3	105	12	2	13		29	3.3	2	381
81-85		3	3	31	54	6	5	9		16	28	I	156
86-90		1		I	3	***	4	2		9,00	1	•••	I 2
91-95	•••	1		I	0,00	1		I		,444	I	•••	5
Total	0.0-0	7,402 H, 6	7,712	5,902	2,026	1.216	529	475	2	132	149	4	25,549 H. 6

H. = Half-benefit members.

* Members initiated prior to 1st July, 1885, who paid an entrance fee of 55s. or upwards are allowed a rebate of 1d. per week, for entry ages 32-34, and 1d, per week for entry ages 35-36, as per Rule 61 (b); some members who come under the operation of this Rule are neluded among those who are shown as paying 11d. per week,

21. The proportionate distribution of the sickness experienced during the quinquennium, and the rate per member, are shown in the following table:—

No	District	Exposed to	Risk of—	1	Tumber	of weeks Sicki	ness Expe	erienced unde	r the rat	e of the—	
110,	District.	Mortality.	Sickness,	First Six M	Ion t hs	Second Six 13s. 4d		Third Six I	Months	Total Dur	ation.
1 2 3 3 4 5 6 6 7 7 8 8 9 10 11 12 13 14 15 16 6 17 18	Bairnsdale Ballarat Bendigo Castlemaine Collingwood Corio Hamilton North Yarra Ovens & Murray Port Fairy Port Phillip Sale St. Arnaud Sth. Gippsland Sth. Melbourne Warrnambool Wimmera Yarra Yarra	$\begin{array}{c} 2,759\frac{1}{2}\\ 8,686\frac{1}{2}\\ 16,226\frac{1}{2}\\ 10,922\frac{1}{3}\\ 8,694\frac{1}{2}\\ 3,470\\ 2,937\\ 3,750\\ 9,402\frac{1}{2}\\ 1,929\frac{1}{2}\\ 24,514\\ 2,014\\ 3,778\frac{1}{2}\\ 2,515\frac{1}{2}\\ 2,871\frac{1}{2}\\ 2,871\frac{1}{2}\\ 3,910\frac{1}{2}\\ 6,211\frac{1}{2}\\ \end{array}$	2,584½ 8,055 15,351 10,320½ 8,157½ 3,166½ 2,792½ 3,571 18,71½ 1,826⅓ 23,236½ 1,826 3,487½ 2,254½ 9,266½ 2,664½ 3,664⅓ 3,618¾ 5,860	Weeks. 2,284 10,046 16,568 12,363 8,039 2,937 2,165 3,076 8,343 1,878 20,296 1,981 3,392 2,067 7,214 2,289 3,545 4,168	days. 1 0 5 5 0 4 1 2 3 0 3 4 2	Weeks. 531 2,443 4,573 3,277 2,051 545 386 569 1,021 465 4,091 303 381 110 1,825 385 446 742	days. 5 1 2 2 2 3 4 4 5 4 1 4 0 0 2 2	Weeks. 1,069 14,808 17,772 15,894 11,033 4,350 1,174 4,490 3,931 3,037 28,094 497 1,343 403 9,290 4,015 2,349 5,014	days. 2 2 2 5 4 1 0 0 5 3 2 2 3 0 5 4 1 2 2	Weeks. 3,885 27,297 38,913 31,536 21,124 7,832 3,726 8,135 13,296 5,381 52,482 2,782 2,782 2,782 6,689 6,341 9,925	days. 2 4 3 0 5 3 1 5 3 2 1 3 4 3 1 5 0 0
To	otal	124,58112	116,7521	112,656	4	24,151	4	128,570	I	265,378	3
Pr	oportionate Distribution	,		42		9		49		100	
Ra	te per member	•••		.96		*21		1.10		2 *	2.7

22. The number of financial members in each District at the beginning and end of the quinquennium is shown in the following statement:—

					Number of	Members—
	No.	District.		2.0	At beginning of Quinquennium.	At end of Quinquennium.
	I	Bairnsdale			522	577
	2	Ballarat			1,576	1,753
	3	Bendigo			3,153 H. 1	2.917
	4	Castlemaine			1,970	2,107
	5	Collingwood			1,460	1,843
	6	Corio			524	879
	7	Hamilton			499	582
	8	North Yarra	***		645	772
					H. 12	H. 6
	9	Ovens and Murray			1,834	1,948
	10	Port Fairy			345	422
	11	Port Phillip			4,455	5,054
	12	Sale			34I	436
	13	St. Arnaud			552	792
	14	South Gippsland			411	638
	15	South Melbourne			1,624	2,068
	16	Warrnambool			479	595
	17	Wimmera			787	847
	18	Yarra Yarra	•••		1,053	1,319
Haara sa bi is	7.00/36	Total			22,230 H. 13	25,549 H. 6

23. Table showing the relative position of the Districts in respect to Average Age, Sickness Experience and Rate of Interest:—

Average Rate of Interest realized per annum.		District.	Sickness— Actual Rate (the expected Rate being taken as 100),		District.	Average Age.		District.	Relative Position.
Per cent.			Weeks.			Years.)
43		Collingwood	69		Hamilton	321		South Gippsland	1
41/2		Bendigo	78		Wimmera	$35\frac{3}{4}$		Corio	2
41/2		St. Arnaud	81		South Melbourne	$35\frac{3}{4}$		St. Arnaud	3
41/2		South Melbourne	83		Port Phillip	37½		Bairnsdale	4
44		Bairnsdale	84		Sale	38		Ovens and Murray	5
$4\frac{1}{4}$		Ballarat	86		Ovens and Murray	38		Sale	6
44		Castlemaine	88		North Yarra	384		Warrnambool	7
$4\frac{1}{4}$		Port Fairy	89		Corio	384		Wimmera	8
4		Hamilton	93		Yarra Yarra	384		Yarra Yarra	9
4		North Yarra	94	• • •	Castlemaine	394		Collingwood	10
4		Port Phillip	94		Collingwood	394	• • • •	South Melbourne	II
4		Wimmera	94	•••	St. Arnaud	$39\frac{1}{2}$	• • • •	North Yarra Ballarat	12
4	• • •	Yarra Yarra	95		Bairnsdale	$39\frac{3}{4}$		II. mille m	13
3 4		Corio	97		Port Fairy	39\frac{3}{4}			14
3 4	• • •	Ovens and Murray	105	• • •	Ballarat	401		Bendigo	15
3 3 4	• • •	Sale	107	***	Warrnambool	403		Port Fairy Castlemaine	
31/2	•••	South Gippsland	108		South Gippsland	41	• • • •	Dont Dhillin	17
$3\frac{1}{2}$	• • •	Warrnambool	IIO	• • • •	Bendigo	4112		Fort Fillip	10

24. Table showing the relative position of the Districts in respect to Ratio of Value of Contributions, Capital, and Assets to Liabilities per $\mathfrak{L}_{\mathbf{I}}$.

Relative Position.	District.		Ratio Value of tributio Liabiltie £	Con- ns to es per	District.		Ratio of Capital to Liabilities per £1.	District.		Ratio of Assets to Liabilitie per £1
4			8.	d.			s. d.			s. d.
1	South Gippsland		13	3	Hamilton		10 6 ,	Bairnsdale		20 9
2	St. Arnaud		12	0	Ballarat		9 11	Hamilton		20 6
3	Corio		11	6	Port Phillip	•••	9 10			20 3
4	Bairnsdale		II	4	Bairnsdale		9 5	Ballarat		19 7
5	Sale		11	3	Port Fairy		8 11			19 3
6	Ovens and Murray		II	I	St. Arnaud		8 3			19 I
7	Wimmera		II	0	Yarra Yarra		8 3	Wimmera	to time	18 10
8	Yarra Yarra		10	6	South Melbourne		. 8 I	Yarra Yarra		18 9
9	South Melbourne		10	3	Sale		8 0	Port Fairy		18 8
IO	Warrnambool		10	2	Wimmera		7 10	South Melbourne .		18 4.
11	Collingwood		10	I	Collingwood		7 10	Ovens and Murray .		18 3
12	Hamilton		10	0	Ovens and Murray		7 2	Collingwood .		17 11
13	Bendigo		9	9	Coric		5 2	Corio		16 8
14	Port Fairy		. 9	9	Warrnambool		4 9	South Gippsland .		16 2
15	Ballarat	•••	9	8	Castlemaine		4 I	Warrnambool .		14 11
16	North Yarra		9	6	South Gippsland		2 11	Castlemaine		13 4
17	Port Phillip		9	3	North Yarra		2 10	Bendigo		12 4
18	Castlemaine		9	3	Bendigo		2 7	North Yarra		
18	Castlemaine	•••	9		Bendigo	•••	2 7	North Yarra	ir.86	12 4

				Numbe	er of—	Member.	Average Age of Member	quenni less (-	ence duri um great) than, or at of the v rience 19	er (+) or equal to victorian	Rati	
No.	Lodge.	Where situated.	When established.	Members.	Wives.	Average Annual Contribution per A	Beginning of Quinquenaium. End of	Mortality.	Sickness,	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	the same of the sa	4	5.	6	s. 7 d.	8 9 Yrs. Yr	. %	11 %	12 %	.13	14 %
1 2 3 4 5 6 7	Mitchell Omeo Lindenow Tambo Orbost Cessilis Glen Wills	Bairnsdale	1866 1873 1883 1883 1886 1892 1894	265 66 62 65 82 21 16	160 40 37 42 48 17 10	37 6 41 5 36 7 37 11 38 1 41 3 45 6	$\begin{array}{c} 37\frac{1}{2} & 3\\ 37\frac{1}{4} & 4\\ 37\frac{3}{4} & 3\\ 39 & 4\\ 33\frac{3}{4} & 3\\ 32 & 3\\ 35\frac{1}{2} & 3\\ \end{array}$	$\begin{array}{cccc} 0\frac{1}{2} & -44 \\ 7\frac{1}{2} & -24 \\ -60 \\ 64 & & \\ &$	+17 -37 +21 -49 -31	$ \begin{vmatrix} -37 \\ +42 \\ -59 \\ -7 \\ +7 \\ \vdots $	4-12-12-12-12-12-34-14 9-14-12-12-12-34-14	4 3½ 3½ 3 3 3 3
	Total Bairnsdale I	District		577	354	38 4	$36\frac{3}{4}$ 3'	$\frac{1}{2}$ - 33	- 5	-17	414	••

^{*} The experience of a Lodge having less than 30 members,

	Undergly	Latinost Latinosti Latinos	7.01	Numbe	r of—	Member.	Aver Age Mem	of	quenniu less (-) (=), tha	nce durin m greate than, or t of the V	r (+) or equal to ictorian		e of erest.
No.	Lodge	Where situated.	When est. blished.	Members.	Wives.	Average Annual Contribution per M	Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium,	Assumed in the Valuation.
1	2	3	4	5	6	s. 7	8 Yrs.	9 Yrs.	10 %	11 %	12 %	13 %	14 %
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	Buninyong Ballarat Victoria Prince of Wales Hand of Friendship Linton Smythesdale Good Samaritan North Star Beaufort Sir Chas. Darling Prince Alfred Blackwood Gorong Trentham Birthday	Buninyong Ballarat East Ballarat Creswick Ballarat East Linton Smythesdale Snake Valley Ballarat Beaufort Mount Egerton Sebastopol Barry's Reef Ballan Trentham Berringa	1856 1856 1859 1861 1861 1861 1862 1864 1866 1867 1874 1890 1894	60 469 267 120 113 17 79 57 215 68 59 114 40 16 32 27	30 290 168 79 73 12 33 39 140 58 39 70 24 10 19	36 4 37 0 36 10 36 9 36 4 38 10 36 3 37 11 36 2 38 7 36 5 35 2 35 9 39 10 39 0 42 3	$48\frac{3}{4}$ $45\frac{3}{4}$ $45\frac{3}{4}$ $49\frac{1}{6}$ $45\frac{1}{5}$ $58\frac{3}{4}$ $49\frac{1}{4}$ $38\frac{3}{4}$ $41\frac{1}{6}$ $37\frac{1}{4}$ $37\frac{1}{4}$ $37\frac{1}{4}$	$\begin{array}{c} 39 \\ 41 \\ 35\frac{1}{2} \\ 44\frac{1}{2} \\ 44 \\ 61 \\ 33\frac{3}{4} \\ 46\frac{1}{2} \\ 47\frac{1}{4} \\ 43\frac{3}{4} \\ 37\frac{1}{2} \\ 38 \\ 35\frac{1}{4} \\ 35 \\ 35 \\ 35 \\ \end{array}$	+74 +15 + 3 - 1 -14 +54 +101 -25 + 8 - 4 +103 0 +19	$\begin{array}{c} + \ 9 \\ + \ 7 \\ - \ 2 \\ + 11 \\ - 11 \\ \vdots \\ - \ 9 \\ - \ 3 \\ + \ 2 \\ - \ 7 \\ + 16 \\ + 16 \\ + 210 \\ \vdots \\ + 46 \\ \vdots \end{array}$	$\begin{array}{c} -3 \\ -25 \\ -2 \\ +9 \\ -45 \\ \vdots \\ +61 \\ +5 \\ +8 \\ -16 \\ -42 \\ -20 \\ -52 \\ \vdots \\ -13 \\ \vdots \end{array}$	$\begin{array}{c} 4\frac{1}{4}\frac{1}{4}\frac{1}{4}\frac{1}{4}\frac{1}{4}\frac{1}{4}\\ 4\frac{1}{4}\frac{1}{4}\frac{1}{4}\frac{1}{4}\frac{1}{4}\frac{1}{4}\\ 4\frac{1}{4}\frac{1}{4}\frac{1}{4}\frac{1}{4}\frac{1}{4}\frac{1}{4}\\ 5\frac{1}{4}\frac{1}{4}\frac{1}{4}\frac{1}{4}\frac{1}{4}\\ 0\frac{3}{4}\frac{3}{4}\frac{1}{4}\frac{1}{4}\\ 1\frac{1}{4}\end{array}$	
	Total Ballarat Dist	criet	 	1,753	1,103	36 10	381	393	+16	+5	-10	41	

^{*} See note above.

Bairnsdale District, M.U.I.O.O.F., as at the 31st December, 1910.

	Liabilities			As	ssets.						Ratio to	Liabilities the—	s per £1 of	And the same of th
Value of Sick Pay.	Lodge's proportion of value of sums payable at death by District.	Total.	Value of Contributions.	Proportionate claim on District Funeral Fund Capital.	Capital,	Total.	Surplus,	Deficiency.	Capital per Member.	Surplus (+), Deficiency (-), per Member.	Value of Contributions.	Capital,	Assets,	No.
15 45	16 £	17 ±	18 £	19 £	20 £	2I £	22 £	23 £	£ 24 s.	25 £ 8.	26 s. d.	s. d.	28 s. d.	1
11,405 3,368 3,024 3,624 4,173 1,086 844	2,592 646 607 636 803 205 157	13,997 4,014 3,631 4,260 4,976 1,291 1,001	7,981 2,193 1,922 2,171 3,001 817 675	123 31 29 30 38 10 8	5,979 3,191 904 2,358 1,775 660 447	14,083 5,415 2,855 4,559 4,814 1,487 1,130	86 1,401 299 196 129	776 162	22 11 48 7 14 12 36 6 21 13 31 9 27 19	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	11 5 10 11 10 7 10 2 12 1 12 8 13 6	8 9 16 1 5 2 11 3 7 3 10 4 9 1	20 2 27 0 15 9 21 5 19 4 23 0 22 7	1 2 3 4 5 6 7
27,524	5,646	33,170	18,760	269	15,314	34,343	1,173		27 0	+ 2 1	11 4	9 5	20 9	

or of less than five years duration, is not abstracted.

Ballarat District, M.U.I.O.O.F., as at the 31st December, 1910.

$\begin{array}{c ccccccccccccccccccccccccccccccccccc$		Liabilities			As	ssets.						Ratio to	Liabilities the—	per £1 of	
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	Of	Lodge's proportion of value of sums payable at death by District.	Total.	Value of Contributions.	-					Capital per Member.	Surplus (+), Deficiency (per Member			Assets,	No
$\begin{array}{cccccccccccccccccccccccccccccccccccc$								22 £						s. d.	1
1,365 285 1,650 1,101 11 45 1,157 493 1 13 -18 5 13 4 0 8	24,574 11,057 6,858 6,346 1,360 3,210 3,590 11,662 4,359 3,319 4,683 2,162 858 1,641 1,365	4,951 2,819 1,267 1,193 180 833 601 2,269 718 623 1,204 422 170 338	29,525 13,876 8,125 7,539 1,540 4,043 4,191 13,931 5,077 3,942 5,887 2,584 1,028 1,979 1,650	13,776 8,089 3,232 3,051 329 2,381 1,610 7,088 1,934 1,561 3,331 1,311 582 1,185 1,101	198 112 51 48 7 33 24 91 29 25 48 17 7 13	18,579 6,544 373 9,861 2,052 65 2,297 7,173 2,530 123 949 - 4 255 277 45	32,553 14,745 3,656 12,960 2,388 2,479 3,931 14,352 4,493 1,709 4,328 1,324 844 1,475 1,157	3,028 869 5,421 848 421 	4,469 1,564 260 584 2,233 1,559 1,260 184 504	39 12 24 10 3 2 87 5 120 14 0 16 40 6 33 7 37 4 2 2 2 8 7 7 0 2 15 19 8 13 1 13	+ 6 9 + 3 5 - 37 5 + 47 19 + 49 18 - 19 16 - 4 11 + 1 19 - 8 12 - 37 17 - 13 14 - 31 10 - 15 15 - 18 5	9 4 11 8 7 11 8 1 4 3 11 9 7 8 10 2 7 8 7 11 11 4 10 2 11 4 12 0 13 4	12 9 7 1 1 1 26 4 26 9 0 6 11 1 1 10 5 10 1 5 1 1 5 1 1 2 11 0 8	21 0 22 1 21 3 9 0 34 5 31 0 12 3 18 9 20 7 17 9 8 8 14 9 16 5 14 11 14 0	11111111111

I Bendigo Goldminer's Pride James Roe Stranger's Refuge Heart of Friendshi Albert Sir Henry Barkly Catherine Heathcote Darling Echuca Sir Walter Scott Earl of Hopetoun			Numb	er of—	Member.		Aver Age Mem	of	quenniu less (-) (=), tha	nce during meater than, or tof the Vicence 190	er (+) or equal to ictorian		e of erest.
Bendigo Goldminer's Pride James Roe Stranger's Refuge Heart of Friendshi Albert Sir Henry Barkly Catherine Heathcote Darling Lechuca Sir Walter Scott Earl of Hopetoun	Where situated.	When established.	Members.	Wives.	Average Annual Contribution per M		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
Goldminer's Pride James Roe Stranger's Refuge Heart of Friendshi Albert Sir Henry Barkly Catherine Heathcote Darling Lechuca Sir Walter Scott Earl of Hopetoun	3	4	5	6	s. 7 d.		8 Yrs.	9 Yrs.	10 %	11 %	12 %	13 %	14 %
14 Kerang 15 Cohuna 16 Macorna District Members Total Bendige	Bendigo Bendigo Bendigo Kangaroo Flat Bendigo Long Gully Huntly Eaglehawk Heathcote California Gully Echuca Elmore Bendigo Kerang Cohuna Macorna	1854 1854 1856 1856 1859 1861 1862 1865 1865 1867 1876 1890 1894 1899	318 137 377 119 292 182 168 491 145 247 221 31 101 32 30 23 3	214 105 245 68 176 116 82 335 75 157 141 15 57 22 20 14 2	36 10 35 36 10 36 10 35 11 36 10 35 11 36 2 39 3 41 2 43 6 40 0	9 1 0 6 1 1 7 7 2 2 3 8 9 6 0 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	$\begin{array}{c} 43\frac{1}{4}\\ 37\frac{3}{4}\\ 36\frac{1}{4}\\ 39\frac{1}{4}\\ 46\frac{1}{2}\\ 38\\ 36\frac{1}{2}\\ 40\frac{1}{2}\\ 39\frac{3}{4}\\ 36\frac{3}{4}\\ 36\frac{3}{4}\\ 40\frac{1}{4}\\ 39\\ \end{array}$	$\begin{array}{c} 43\frac{1}{2}\\ 41\frac{1}{2}\\ 38\frac{3}{4}\\ 39\frac{1}{4}\\ 41\\ 46\frac{1}{2}\\ 40\\ 38\frac{1}{4}\\ 41\frac{1}{2}\\ 33\\ 35\frac{1}{2}\\ 38\\ 69\frac{1}{4}\\ 40\frac{1}{4}\\ 40\frac{1}{4}\\$	+141	$ \begin{vmatrix} -16 \\ +63 \\ +18 \\ +24 \\ -2 \\ -7 \\ +24 \\ +69 \\ -21 \\ +7 \\ -38 \\ -33 \\ -42 \\ -40 \\ +50 \\ \\ +10 \end{vmatrix} $	+15 +58 -13 -21 - 2 +17 -61 -12 -37 -28 -45 +4 +61 +131 +110 	5 0 6 3 1 5 1 4 4 5 5 1 4 1 5 1 5 1 4 1 5 1 5 1	4 3 4 4 4 4 3 3 3 1 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3

^{*} See note page 14.

				Numb	er of—	Member.	Age	rage e of abers.	quenniu less (-) (=), tha	nce during greater than, or tof the Vience 190	er (+) or equal to ictorian		e of erest.
No.	Lodge. ■	Where situated.	When established.	Members.	Wives.	Average Annual Contribution per M	Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	s. 7 d.	8 Yrs.	9 Yrs.	10 %	11 %	. 12 %	13 %	14 %
1 2 3 4 5 6 7 8 9	Castlemaine	Castlemaine Chewton Daylesford Maldon Clunes Kyneton Tarnagulla Talbot Fryerstown	 1855 1858 1858 1858 1859 1860 1860 1861 1862	199 33 139 224 132 112 133 52 92	130 25 66 130 72 90 67 33 66	38 1 41 4 36 7 36 9 36 2 38 3 36 1 37 8 35 2	$46\frac{3}{4}$ $48\frac{1}{4}$ $48\frac{1}{2}$ $37\frac{1}{4}$ $48\frac{3}{2}$ $48\frac{3}{2}$ 35 54 44	$\begin{array}{c} 45\frac{3}{4}\\ 53\frac{1}{2}\\ 42\frac{3}{4}\\ 47\frac{1}{2}\\ 48\frac{3}{4}\\ 35\\ 46\frac{1}{4}\\ 43\\ \end{array}$	$ \begin{array}{r} -27 \\ -10 \\ +30 \\ +69 \\ +13 \\ +21 \\ -24 \\ +39 \\ +5 \end{array} $	$ \begin{array}{c} -22 \\ +8 \\ = \\ +27 \\ +30 \\ -53 \\ -12 \\ -61 \\ +10 \end{array} $	$ \begin{array}{r} -35 \\ +32 \\ +10 \\ -29 \\ -31 \\ -72 \\ -52 \\ -9 \\ -63 \end{array} $	$\begin{array}{c} 4\frac{1}{4}\\ 3\frac{1}{4}\\ 0\\ 0\\ 0\\ 4\\ \frac{3}{4}\\ 0\\ 4\frac{3}{4}\\ \end{array}$	$\frac{3\frac{1}{2}}{3}$ 3 3 3 4
11 12 13 14 15 16 17 18 19 20	ways Maryborough Strathloddon . Alexandra Avoca Hepburn Coliban Kingston Carisbrook Heart of Friendship Boort	Yandoit Maryborough Guildford Majorca Avoca Daylesford Malmsbury Newstead Carisbrook Swan Hill Boort	1862 1862 1863 1864 1864 1866 1867 1868 1869 1874 1895	20 173 84 69 89 221 98 37 141 15 44	17 130 55 44 54 118 61 21 74 9	37 11 38 5 36 0 39 2 39 3 36 6 36 5 36 9 37 6 40 9 45 0	$\begin{array}{c} 42\frac{1}{2}\\ 42\frac{3}{4}\\ 41\frac{1}{4}\\ 41\frac{3}{4}\\ 40\frac{3}{4}\\ 39\\ 37\frac{3}{4}\\ 37\frac{3}{4}\\ 38\frac{1}{4}\\ 38\frac{1}{4}\\ \end{array}$	$\begin{array}{c} 47\frac{1}{2} \\ 44 \\ 41 \\ 40\frac{3}{4} \\ 41\frac{1}{2} \\ 37\frac{3}{4} \\ 38 \\ 35\frac{1}{2} \\ 31\frac{1}{4} \\ 42 \\ \end{array}$	$\begin{array}{c} \cdot \cdot \\ +13 \\ -12 \\ -73 \\ -65 \\ +17 \\ -34 \\ +79 \\ +48 \\ \cdot \cdot \\ 0 \end{array}$	$ \begin{array}{c} -17 \\ -2 \\ -13 \\ -18 \\ -2 \\ +27 \\ +2 \\ +42 \\ \\ +39 \end{array} $	$\begin{array}{c} -20 \\ -39 \\ -49 \\ -45 \\ -16 \\ -71 \\ +22 \\ -19 \\ \vdots \\ +10 \end{array}$	$\begin{array}{c} 4\frac{1}{2}\\ 4\frac{3}{4}\\ 4\frac{3}{4}\\ 0\\ 2\frac{1}{2}\\ 2\\ 4\\ 4\frac{1}{4}\frac{3}{4}\\ 4\\ 3\\ \end{array}$	$\frac{3\frac{1}{2}}{4}$ 3 3 3 3 3 3 3 3 3 3 3
	Total Castlemaine	District	 	2,107	1,298	37, 5	$42\frac{3}{4}$	41	+ 8	- 6	-29	41/4	

^{*} See note page 14.

Bendigo District, M.U.I.O.O.F., as at the 31st December, 1910

1,156 266	1,727 $1,526$	5,201	11,605	13,727	7.969	7;208	9,926	13,839	6,599	16,719	7,825	16,018	£ 15	Value of Sick Pay.	
-					1,479	1,713	1,857	2,978	1,214	3,845	1,398	3,244	£	Lodge's proportion of value of sums payable at death by District.	Liabilities
1,390 297	2,053 1,832	6,232	13,859	16,245	27,568 9 448	8,921	11,783	16,817	7,813	20,564	9,223	19,262	117 £:	Total.	
901 59	1,175 $1,247$	3,635	6,309	7,571	13,497	4,797	4,421	8,030	3,768	10,937	4,268	8,547	£ 18	Value of Contributions.	
: _	C3 C3	6 2	14	15	31	10	11	18	7	23	9	20	\mathcal{L}	Proportionate claim on District Funeral Fund Capital.	As
233 906	762 372	1,756	5,903	670	2000 088	778	-319	61	30	4,103	-103	3.789	£0	Capital.	Assets.
1,135 965	1,939 1,621	5,397	12,226	8,256	14,408	5,585	4,113	8,109	3,805	15,063	4,174	12,356	2I £	Total.	
668	: :	: :	:	: :	:	:	:	:	:	:	:		22 £	Surplus.	
255	114 211	271 835	1,633	7,989	13,160	3,336	7,670	8,708	4.008	5,501	5,049	6.906	£ 23	Deficiency.	
						4 13	$-1 \ 15$	0 4				11 18	£ 8.	Capital per Member	r.
1				32	26								£ 25 8.	Surplus (+), Deficiency (-), per Member.	
1	-												26 8. d.	Value of Contributions.	Ratio to
1													27 8. d.	Capital.	Ratio to Liabilities per £1 of the—
													28 8. d.	Assets.	per £1 of
						_	_		_			_	н	No.	
	234 1,390 901 1 233 1,135 255 10 3 - 11 2 13 0 3 4 16 4 31 297 59 906 965 668 302 0 +222 13 4 0 61 0 65 0	326 2,053 1,175 2 762 1,939 114 23 16 - 3 11 11 5 7 6 18 11 306 1,832 1,247 2 372 1,621 211 12 8 - 7 1 13 7 4 1 17 8 234 1,390 901 1 233 1,135 255 10 3 - 11 2 13 0 3 4 16 4 31 297 59 906 965 668 302 0 +222 13 4 0 61 0 65 0	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	2,254 13,859 6,309 14 5,903 12,226 1,633 26 14 - 7 8 9 2 8 6 17 8 316 1,830 1,175 246 1,613 271 14 8 - 8 15 12 5 4 9 2 8 6 17 2 1,031 6,232 3,635 6 1,756 5,397 835 17 8 - 8 15 12 8 5 8 17 4 326 2,653 1,175 2 762 1,939 114 23 16 - 3 11 11 5 7 6 18 11 306 1,832 1,247 2 372 1,621 211 12 8 - 7 1 13 7 4 1 17 8 234 1,390 901 1 233 1,135 255 10 3 - 11 2 13 0 3 4 16 4 234 1,390 901 1 233 1,135 255 10 3 - 11 2 13 0 3 4 16 4 31 297 59 906 965 668 302 0 +222 13 4 0 61 0 65 0	2,518 16,245 7,571 15 670 8,256 2,904 10 9 11 4 8 11 7 2,254 13,859 6,309 14 5,903 12,226 1,633 26 14 7 8 9 2 8 6 17 8 316 1,890 1,171 2 446 1,619 271 14 8 9 2 8 6 17 8 1,031 6,232 3,635 6 1,756 5,397 835 17 8 8 5 11 8 5 8 17 4 306 2,533 1,175 2 762 1,939 114 23 16 3 11 15 7 6 18 11 306 1,832 1,247 2 372 1,621 211 12 8 7 11 13 7 4 1 17 8 234 1,390 901 1 233 1,135 255 10 3 -1 1 3 4 1	5,008 27,568 13,497 31 880 14,408 13,160 1 16 2 6 16 9 10 0 8 10 6 4,479 9,448 4,667 9 2,908 6,884 2,564 15 5 17 14 9 11 4 8 14 7 2,518 16,245 7,571 15 670 8,256 7,989 2 14 -3 2 7 9,4 0 10 10 2 2,254 13,859 6,309 14 5,903 12,226 1,633 26 14 -7 8 9 2 8 6 17 8 316 1,890 1,171 2 446 1,619 271 14 8 8 17 8 9 2 8 17 8 1,031 6,232 3,635 6 1,756 5,397 835 17 8 8 11 8 5 8 17 4 326 2,563 1,175 2 <td>1,713 8,921 4,797 10 778 5,585 3,336 4 13 - 19 17 10 9 1 9 10 6 5,008 27,568 13,497 31 880 14,408 13,160 1 16 - 26 16 9 10 0 8 10 6 1,479 9,448 4,667 9 2,208 6,884 2,564 15 5 - 17 14 9 11 4 8 14 2,518 16,245 7,571 15 670 8,256 7,989 2 14 - 32 7 9 4 0 10 10 2 2,254 13,859 6,309 14 5,903 12,226 1,633 26 14 - 7 8 9 2 8 6 17 8 316 1,859 6,309 14 5,903 12,226 1,633 26 14 - 7 8 9 2 8 6 17 8 1,031 6,232 3,635 6 1,756 5,397 8 8 5 11 8 8 17 4 306 1,832</td> <td>1,857 11,783 4,421 11 -319 4,113 7,670 -1 15 -42 3 7 6 -0 6 7 0 1,713 8,921 4,497 10 778 5,585 3,336 4 13 19 17 10 9 1 9 1 9 6 7 0 6 0 6 7 0 1 15 -42 3 7 6 -0 6 7 0 1 0 1 1 0 9 1 2 6 6 7 0 1 1 1 0 9 1 1 0 9 1 2 6 1 1 0 9 1 2 6 1 1 0 9 1 9 1 1 0 9 1 9 1 1 0 9 1 9 1 1 0 8 10 6 6 8 15 1 1 1 0 9 1 1 0 8 10 6 8 10 6 8 10 6 8 10 6 8 10 6 8 10 6 8 10 6 8 10 6 8 10 6 8 10 6 1 1 0 9 1 1 1 1 0 9 1 1 1 1 1 1 0 9 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1</td> <td>2,978 16,817 8,030 18 61 8,109 8,708 0 4 29 16 9 7 0 1 9 8 1,857 11,837 4,421 11 -319 4,113 7,670 -1 15 42 3 7 6 -0 6 7 0 5,008 27,568 13,497 31 880 14,408 13,160 116 26 16 9 10 0 8 10 9 1,98 10 9 1,98 10 11 4 11 11 4 11 4 11 4 11 4 11 4 11 4 11 4 11 4 14 7 10 11 4 1</td> <td>1,214 7,813 3,768 7 30 3,805 4,008 0 5 - 33 14 9 8 0 1 9 9 2,978 16,817 8,403 11 - 319 4,113 7,670 - 1 15 - 42 3 7 6 0 6 7 0 1 9 8 1,713 8,921 4,797 10 778 5,585 3,336 4 13 - 19 17 10 9 1 1 9 1 1 9 1 1 1 1 1 1 1 1 1 1</td> <td>3,845 20,564 10,937 23 4,103 15,063 5,501 10 18 - 14 12 10 7 4 1 14 8 1,214 7,813 3,768 7 30 3,805 4,008 0 5 - 33 14 9 8 0 1 9 9 2,978 16,817 8,030 1 8,109 4,008 0 5 - 33 14 9 8 0 1 9 9 1,857 11,783 4,421 11 - 319 4,113 7,670 - 1 15 - 42 3 7 6 - 0 6 7 0 0 1,713 8,921 4,797 10 778 5,585 3,336 4 13 - 19 17 10 9 1 9 1 9 1,479 9,448 4,667 9 2,208 6,884 2,564 15 5 - 17 14 9 11 4 8 14 7 2,514 13,859 6,309 14 5,903 12,226 1,633 26 14 - 32 7 9 4 0 10 0 306 1,832 3,635 6 1,756 5,397 2,33 17 8 8 5 17 8 17 8 306 1,832 <td< td=""><td>1,398 9,223 4,268 9 -103 4,174 5,049 -0 15 -36 17 9 3 -0 2 9 1 3,845 20,564 10,937 23 4,103 15,063 5,501 10 18 -14 12 10 7 4 1 1 4 8 1,2978 16,817 8,030 18 61 8,109 4,008 0 5 -3 14 9 9 9 1,857 11,783 4,421 11 -319 4,113 7,670 -1 15 -42 3 7 6 -0 6 7 0 1 9 9 1,713 8,921 4,797 10 778 5,585 3,336 4 13 -19 17 10 9 12 6 7 0 1 9 12 6 7 0 1 9 2 1 9 12 6 7 0 1 9 12 6 7 0 1 9 12 6 7 0 1 9 12 6 7 0 1 9 14 9 12 6 9 12 6 8 24 15 5 17 1 9 12<td>3,244 19,262 8,547 20 3,789 12,356 6,906 11 18 - 21 14 8 10 1,398 9,223 4,268 9 -103 4,174 5,049 -0 15 - 36 17 9 3 - 3,845 20,564 10,937 23 4,103 15,063 5,049 -0 15 - 36 17 9 3 - 1,214 7,813 3,768 7 30 3,805 4,008 0 5 - 33 14 9 8 2,978 16,817 8,030 18 61 8,109 8,708 0 4 29 16 9 7 6 1,713 8,921 4,797 10 778 5,585 3,336 4 13 19 17 10 9 1,479 9,448 4,667 9 2,208 6,884 2,564 15 5 17 14 9 11 2,54 13,859 1,7571 15 670 8,256 7,989 2 14 32 7 9 4 1,031 6,232 3,635 6 1,756 5,397 2,564 15 5 17 18 9 2</td><td>$\begin{array}{c ccccccccccccccccccccccccccccccccccc$</td><td>Lodge's proportion of value of sums of value of value of value of sums of value of sums of value of sums of value of value of value of sums of value of value</td></td></td<></td>	1,713 8,921 4,797 10 778 5,585 3,336 4 13 - 19 17 10 9 1 9 10 6 5,008 27,568 13,497 31 880 14,408 13,160 1 16 - 26 16 9 10 0 8 10 6 1,479 9,448 4,667 9 2,208 6,884 2,564 15 5 - 17 14 9 11 4 8 14 2,518 16,245 7,571 15 670 8,256 7,989 2 14 - 32 7 9 4 0 10 10 2 2,254 13,859 6,309 14 5,903 12,226 1,633 26 14 - 7 8 9 2 8 6 17 8 316 1,859 6,309 14 5,903 12,226 1,633 26 14 - 7 8 9 2 8 6 17 8 1,031 6,232 3,635 6 1,756 5,397 8 8 5 11 8 8 17 4 306 1,832	1,857 11,783 4,421 11 -319 4,113 7,670 -1 15 -42 3 7 6 -0 6 7 0 1,713 8,921 4,497 10 778 5,585 3,336 4 13 19 17 10 9 1 9 1 9 6 7 0 6 0 6 7 0 1 15 -42 3 7 6 -0 6 7 0 1 0 1 1 0 9 1 2 6 6 7 0 1 1 1 0 9 1 1 0 9 1 2 6 1 1 0 9 1 2 6 1 1 0 9 1 9 1 1 0 9 1 9 1 1 0 9 1 9 1 1 0 8 10 6 6 8 15 1 1 1 0 9 1 1 0 8 10 6 8 10 6 8 10 6 8 10 6 8 10 6 8 10 6 8 10 6 8 10 6 8 10 6 8 10 6 1 1 0 9 1 1 1 1 0 9 1 1 1 1 1 1 0 9 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2,978 16,817 8,030 18 61 8,109 8,708 0 4 29 16 9 7 0 1 9 8 1,857 11,837 4,421 11 -319 4,113 7,670 -1 15 42 3 7 6 -0 6 7 0 5,008 27,568 13,497 31 880 14,408 13,160 116 26 16 9 10 0 8 10 9 1,98 10 9 1,98 10 11 4 11 11 4 11 4 11 4 11 4 11 4 11 4 11 4 11 4 14 7 10 11 4 1	1,214 7,813 3,768 7 30 3,805 4,008 0 5 - 33 14 9 8 0 1 9 9 2,978 16,817 8,403 11 - 319 4,113 7,670 - 1 15 - 42 3 7 6 0 6 7 0 1 9 8 1,713 8,921 4,797 10 778 5,585 3,336 4 13 - 19 17 10 9 1 1 9 1 1 9 1 1 1 1 1 1 1 1 1 1	3,845 20,564 10,937 23 4,103 15,063 5,501 10 18 - 14 12 10 7 4 1 14 8 1,214 7,813 3,768 7 30 3,805 4,008 0 5 - 33 14 9 8 0 1 9 9 2,978 16,817 8,030 1 8,109 4,008 0 5 - 33 14 9 8 0 1 9 9 1,857 11,783 4,421 11 - 319 4,113 7,670 - 1 15 - 42 3 7 6 - 0 6 7 0 0 1,713 8,921 4,797 10 778 5,585 3,336 4 13 - 19 17 10 9 1 9 1 9 1,479 9,448 4,667 9 2,208 6,884 2,564 15 5 - 17 14 9 11 4 8 14 7 2,514 13,859 6,309 14 5,903 12,226 1,633 26 14 - 32 7 9 4 0 10 0 306 1,832 3,635 6 1,756 5,397 2,33 17 8 8 5 17 8 17 8 306 1,832 <td< td=""><td>1,398 9,223 4,268 9 -103 4,174 5,049 -0 15 -36 17 9 3 -0 2 9 1 3,845 20,564 10,937 23 4,103 15,063 5,501 10 18 -14 12 10 7 4 1 1 4 8 1,2978 16,817 8,030 18 61 8,109 4,008 0 5 -3 14 9 9 9 1,857 11,783 4,421 11 -319 4,113 7,670 -1 15 -42 3 7 6 -0 6 7 0 1 9 9 1,713 8,921 4,797 10 778 5,585 3,336 4 13 -19 17 10 9 12 6 7 0 1 9 12 6 7 0 1 9 2 1 9 12 6 7 0 1 9 12 6 7 0 1 9 12 6 7 0 1 9 12 6 7 0 1 9 14 9 12 6 9 12 6 8 24 15 5 17 1 9 12<td>3,244 19,262 8,547 20 3,789 12,356 6,906 11 18 - 21 14 8 10 1,398 9,223 4,268 9 -103 4,174 5,049 -0 15 - 36 17 9 3 - 3,845 20,564 10,937 23 4,103 15,063 5,049 -0 15 - 36 17 9 3 - 1,214 7,813 3,768 7 30 3,805 4,008 0 5 - 33 14 9 8 2,978 16,817 8,030 18 61 8,109 8,708 0 4 29 16 9 7 6 1,713 8,921 4,797 10 778 5,585 3,336 4 13 19 17 10 9 1,479 9,448 4,667 9 2,208 6,884 2,564 15 5 17 14 9 11 2,54 13,859 1,7571 15 670 8,256 7,989 2 14 32 7 9 4 1,031 6,232 3,635 6 1,756 5,397 2,564 15 5 17 18 9 2</td><td>$\begin{array}{c ccccccccccccccccccccccccccccccccccc$</td><td>Lodge's proportion of value of sums of value of value of value of sums of value of sums of value of sums of value of value of value of sums of value of value</td></td></td<>	1,398 9,223 4,268 9 -103 4,174 5,049 -0 15 -36 17 9 3 -0 2 9 1 3,845 20,564 10,937 23 4,103 15,063 5,501 10 18 -14 12 10 7 4 1 1 4 8 1,2978 16,817 8,030 18 61 8,109 4,008 0 5 -3 14 9 9 9 1,857 11,783 4,421 11 -319 4,113 7,670 -1 15 -42 3 7 6 -0 6 7 0 1 9 9 1,713 8,921 4,797 10 778 5,585 3,336 4 13 -19 17 10 9 12 6 7 0 1 9 12 6 7 0 1 9 2 1 9 12 6 7 0 1 9 12 6 7 0 1 9 12 6 7 0 1 9 12 6 7 0 1 9 14 9 12 6 9 12 6 8 24 15 5 17 1 9 12 <td>3,244 19,262 8,547 20 3,789 12,356 6,906 11 18 - 21 14 8 10 1,398 9,223 4,268 9 -103 4,174 5,049 -0 15 - 36 17 9 3 - 3,845 20,564 10,937 23 4,103 15,063 5,049 -0 15 - 36 17 9 3 - 1,214 7,813 3,768 7 30 3,805 4,008 0 5 - 33 14 9 8 2,978 16,817 8,030 18 61 8,109 8,708 0 4 29 16 9 7 6 1,713 8,921 4,797 10 778 5,585 3,336 4 13 19 17 10 9 1,479 9,448 4,667 9 2,208 6,884 2,564 15 5 17 14 9 11 2,54 13,859 1,7571 15 670 8,256 7,989 2 14 32 7 9 4 1,031 6,232 3,635 6 1,756 5,397 2,564 15 5 17 18 9 2</td> <td>$\begin{array}{c ccccccccccccccccccccccccccccccccccc$</td> <td>Lodge's proportion of value of sums of value of value of value of sums of value of sums of value of sums of value of value of value of sums of value of value</td>	3,244 19,262 8,547 20 3,789 12,356 6,906 11 18 - 21 14 8 10 1,398 9,223 4,268 9 -103 4,174 5,049 -0 15 - 36 17 9 3 - 3,845 20,564 10,937 23 4,103 15,063 5,049 -0 15 - 36 17 9 3 - 1,214 7,813 3,768 7 30 3,805 4,008 0 5 - 33 14 9 8 2,978 16,817 8,030 18 61 8,109 8,708 0 4 29 16 9 7 6 1,713 8,921 4,797 10 778 5,585 3,336 4 13 19 17 10 9 1,479 9,448 4,667 9 2,208 6,884 2,564 15 5 17 14 9 11 2,54 13,859 1,7571 15 670 8,256 7,989 2 14 32 7 9 4 1,031 6,232 3,635 6 1,756 5,397 2,564 15 5 17 18 9 2	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	Lodge's proportion of value of sums of value of value of value of sums of value of sums of value of sums of value of value of value of sums of value

Castlemaine District, M.U.I.O.O.F., as at the 31st December, 1910.

117,493	819 2,545	6,797	5,329	11,951	5,177	4,826	1,169	4,621	6,836	7,316	8,142	11.992	11,407 2,300	# H	Value of Sick Pay.	
23,996	171 502	1,605	1,116	2,517	1.013	956	1 228	1,048	1,515	1,275	1,504	2,551	2,266 375	£ 16	Lodge's proportion of value of sums payable at death by District.	Liabilities
141,489	990 3,047	8,402	6,445	14,468	4,694 6 190	5,782	1,397	5,669	8,351	8,591	9,646	14.543	13,673 2,675	17 £	Total.	
65,549	545 1,648	5,300	3,205	7,346	2,357	2,599	534	2,320	4,572	3,123	3,705	7,521	5,466	£ 18	Value of Contributions.	
35	1:	2	63	4		1	s:	22 -	2	Ç1	KO H	24	. - ⊍	# 19	Proportionate claim on District Funeral Fund Capital.	As
28,760	523 523	34	90	365	285	78	1,992	- 103	652	2,989	ئ د	22 12	19,071	£ 20	Capital.	Assets.
94,344	876 2,172	1,930 5,336	3,297	7,715	2,643 3 102	2,678	2,526	2,219	5,226	6,114	3.710	4,098 7,509	24,540 $1,054$	£ 2I	Total.	,
:	::	: :	:	: :	:	: :	1,129	::	:	: :	: :	:	10,867	£. 22	Surplus.	
47,145	114 875	3,066	3,148	6,753	2,051	4,769 3,104		3,450	3,125	2,477	5.936	5,875	1,621	£	Deficiency.	
13 13	22 I 11 18					0 19		-1 2		26 14			95 17 5 19	£ 8.	Capital per Membe	er.
-22 8	-712 -1918							$-\frac{44}{37}$ 10					+54 12 $-49 2$	£ 25	Surplus (+), Deficiency (-), per Member.	
9 3	10 10												6 8 5 0	26 s. d.	Value of Contributions.	Ratio to
4 1	30 G							-0 4	1 7	:	:		27 11 1 6	$\frac{27}{s.} d.$	Capital.	Ratio to Liabilities per £1 of
13 4	17 8 14 3							7 10					35 11 , 7 11	28 8. d.	Assets.	s per £1 of
	19	18	16	15	13	12	10			-			2 1		No.	

	ga sa ma art se chan a dh			Numb	er of—	Member.	Age	rage e of abers.	quenniq less (-) (=), the	ence during greate than, or at of the Veicnce	er (+) or equal to victorian		e of erest.
No.	Lodge	Where situated.	When established,	Members.	Wives.	Average Annual Contribution per M	Beginning of Quinquenaium,	End of Quinquennium.	Mortality.	Sickness,	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	s. d.	8 Yrs.	9 Yrs.	10 %	11 %	12 %	13 %	14 %
1	Collingwood	Fitzroy	 1853	172	95	37 3	433	441	-13	+40	+42	43 41 43 43	4
2	Good Samaritan .		 1855	217	140	37 6	443	$41\frac{1}{2}$	-21	-24	-27	44	31/2
3	Barkly		 1858	201	111	36 2	$47\frac{3}{4}$	$41\frac{1}{2}$		-36	-24	43	4
4	Hand of Friendship .		 1858	270	148	35 4	$38\frac{1}{4}$	$36\frac{1}{2}$	-37	-35	- 37	$4\frac{1}{2}$ $5\frac{1}{4}$	4
5	John Jordan	Fitzroy	 1860	219	155	35 9	411	414	+19	+19	-49	54	4
6	Union		 1860	149	100	36 5	40	$38\frac{1}{2}$	-26	+15	-36	$\frac{5\frac{1}{2}}{4\frac{1}{2}}$	3
7	Fitzroy		 1862	54	35	37 0	343	51	-45	- 5	-52	45	* 31
8	Merri Merri	North Fitzroy	 1885	209	140	36 10	$37\frac{1}{2}$	37	-24	=	-69	5	4
9	Boundary		 1885	179	118	36 3	37	343	- 4	-22	-45	$\frac{4\frac{1}{2}}{3\frac{3}{4}}$	31
10	Langridge		 1891	157	116	36 11	$34\frac{3}{4}$	341		-19	-37		3
11	King George	Fairfield	 1910	16	11	37 8		$31\frac{1}{2}$			••	0	3
	Total Collingwood	District	 	1,843	1,169	36 6	403	394	-13	- 6	-32	434	

^{*} See note page 14.

TABULARISUMMARY of the Valuation of the

No. Lodge Where situated. Paul Remuted Relationship Reserve Relationship Reserve Relationship Reserve Relationship Reserve Relationship Reserve Relationship Rela	distant				Numb	er of—	Member.	Averag Age o Membe	d quenni f less (- rs, (=), th	ence during Quam greater (+) than, or equatof the Victorience 1903-07	or lato Ra	te of erest.
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	No.	Lodgc⊌	Where situated.		Members.	Wives.		Beginning of Quinquenoium, End of	Quinquennium. Mortality.	Sickness,	Realized during Quinquenniun.	Assumed in the Valuation.
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	1	2	3	4	5	6	l ' 1		9 10 rs. %	11 %	2 13 %	14 %
Total Corio District 879 467 37 6 41\frac{1}{2} 35\frac{3}{4} -19 -11 -40 3\frac{3}{4}	3 4	Southern Star Western Moriac Lara District Members	Geelong Colac Mount Moriae Lara	1854 1881 1904 1909	318 74 98 40 9	180 41 40 16 3	36 11 38 0 38 10 42 6 40 3	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	$ \begin{array}{c cccc} 6\frac{7}{2} & -13 \\ 7\frac{1}{2} & +62 \\ 8\frac{1}{2} & 0 \\ 9\frac{1}{4} & \vdots \\ 0\frac{3}{4} & \vdots \end{array} $	-17 +14 -10 	39 34 43 34 0 0	3

^{*} See note page 14.

					Numbe	er of—	Lowbox	remuer.	Age	rage e of abers.	quenniu less (-) (=), tha	mce during greater than, or tof the Vience 19	er (+) or equal to lictorian		te of erest.
No.	Lodge	Where si	tuated.	When established,	Members.	Wives.		oriente per	Beginning of Quinquenoium.	End of Quinquennium.	Mortality.	Sickness,	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2		3	4.	5	6	s. 7	d.	8 Yrs.	9 Yrs.	10 %	11 %	12 - %	13 %	14 %
1 2 3 4 5 6 7 8	Princess Alice Princess Alexandra Duke of Edinburgh Coleraine Marquis of Lorne Border Goroke Lake Wallace.	Penshurst Dunkeld Coleraine Casterton Apsley		 1862 1864 1868 1868 1872 1888 1889 1891	125 111 41 146 82 34 7 36	97 64 17 91 51 20 5 25	39 38 36 36 36 38 39 41	0 11 6 8 6 0 7	$\begin{array}{c} 43\frac{3}{4}\\ 37\frac{1}{4}\\ 34\frac{1}{2}\\ 36\frac{1}{4}\\ 39\\ 37\frac{3}{4}\\ 39\frac{3}{4}\\ 38\frac{1}{4} \end{array}$	$\begin{array}{c} 45\frac{1}{2} \\ 37\frac{3}{4} \\ 35\frac{1}{4} \\ 36\frac{1}{2} \\ 42\frac{1}{2} \\ 38 \\ 42\frac{1}{2} \\ 38 \end{array}$	$ \begin{array}{r} -82 \\ -18 \\ -40 \\ +23 \\ 0 \\ +83 \\ $	$ \begin{array}{rrr} -45 \\ -1 \\ -24 \\ -36 \\ -42 \\ -9 \\ \vdots \\ +18 \end{array} $	-18 -24 -79 -38 -43 -68	$\begin{array}{c} 4\frac{1}{4} \\ 4\frac{1}{4} \\ 3\frac{1}{4} \\ 3\frac{3}{4} \\ 4 \\ 4\frac{1}{2} \end{array}$	3 3 3 3 3 3 3 3
/	Total Hamilton D	strict		 	, 582	370	37	7	$38\frac{3}{4}$	$39\frac{3}{4}$	-46	- 31	-37	4	***

^{*} See note page 14.

Collingwood District, M.U.I.O.O.F., as at the 31st December, 1910.

													•	
89,616	754	7,954	8,121	8,986	3,431	8,154	10,364	11,705	9,860	11,483	8,804	£	Value of S.ck Pay.	
18,384	160	1,567	1,785	2,085	538	1,486	2,185	2,693	2,005	2,164	1,716	£	Lodge's proportion of value of sums payable at death by District.	Liabilities
108,000	914	9,521	9,906	11,071	3,969	9,640	12,549	14,398	11,865	13,647	10,520	17 £	Total.	
54,267	620	5,588	5,801	6,218	1,282	4,858	5,948	7,675	5,308	6,452	4,517	# 18	Value of Contributions.	4
54		OT.	57	6	03	4	6	00	6	6	57	19 £	Proportionate claim on District Funeral Fund Capital.	As
42,599	4	1,283	1,729	2,372	4,114	71	1,301	2,330	10,423	6,678	12,294	£0	Capital.	Assets,
96,920	625	6,876	7,535	8,596	5,398	4,933	7,255	10,013	15,737	13,136	16,816	2I £	Total.	
:	:	:	:	:	1,429	:	:	:	3,872	:	6,296	£22	Surplus.	
11,080	289	2,645	2,371	2,475	:	4,707	5,294	4,385	:	511	•	£ 23	Deficiency.	
23 3						0 10						£ 8.	Capital per Membe	r.
- 6 0	- 18. 1		13	11	+ 26 9	- 31 12		16	+ 19 5			25 £ 8.	Surplus (+), Deficiency (-), per Member.	
10 1											8 7	26 8. d.	Value of Contributions.	Ratio to
7 10	0	2	ಲ	4	20	0	23	ಲ	17	9	23 5	8. (Capital.	Ratio to Liabilities per £1 of the—
17 11						10 3		_				28 8. d.	Assets.	per £1 of
_														

×

Corio District, M.U.I.O.O.F., as at the 31st December, 1910.

Sets. Capital. Capital.	118,5660 118,5660 118,5660 118,068	13,723 18,560 21 Total. 13,723 43,969 173 18, 560 1,847 1,911 1,847 1,096 3 1,1 1,096 3 3,11 1,096 3 3,11 1,096 3 3,11 1,096 3 3,11 1,096 3 3,11 1,096 3 3,11 1,096 3 3,11 1,096 3 3,11 1,096 3,11	Proportionate Claim on District Funeral Fund Capital. Capital.	0 2	11 6 5 2 16 8	3 0 5 16 8 . 4 6 .	10 10 4 2 15 0 2 11 3 5 11 17 2 3 14 10 1 2 16 0 4	0 8 0 19 0	26 27 28 1 8. d. 8. d. 8. d.	Value of Contributions. Capital. Assets.	Ratio to Liabilities per £1 of the—
791 18,560	Assets. 19 Capital Fund Capital. 113 Capital Fund Capital. 120 Capital Fund Capital. 131 Capital Fund Capital. 132 Capital Fund Cap	Assols. Ass	Assets. Assets. Value of Contributions. Proportionate claim on District Funeral Fund Capital. 10,769 10,769 10,865 10,8	ď	9	9	15	24	25	Deficiency (-),	
723 : 46 Capital. Total. Total.	Assets. 13	Proportionate claim on District Funeral Fund Capital. Assets	Assets. Ass			: 5	13 4 18 11 3 3	22 18	1/2	Capital per Membe	r.
791 18,560 203 115,068 371 4,526 46 1,847 1173	Capital Assets Assets	Proportionate claim on District Funeral Fund Capital. Assets Proportionate claim on District Funeral Fund Capital. Proportionate Capital. P	Assets. Ass	0,111	8.744	370 595	5,040 669 1,096	974	£ 23	Deficiency.	
723 : 46 1 18 Capital.	Claim on District Funeral Fund Capital. Assets. As	Proportionate Claim on District Funeral Fund Capital.	Assets Value of Contributions. Value of Contributions. Proportionate claim on District Funeral Fund Capital. 1,8623 1,8623 1,872 1,872 311 1,872 311 46 1,372 34 43 43 43 43			: : :	: : :	:	£22	Surplus.	
Sets. 7,791 4,203 1,372 311 13,723	claim on District Funeral Fund Capital.	Proportionate claim on District Funeral Fund Capital.	30 1,4,0,769 10,7769 12 Value of Contributions. 1,4,0,769 23 669 Proportionate claim on District Funeral Fund Capital.	2000	43.969	1,847	15,068 3,995 4.326	18,560	£ 2I	Total.	
	claim on District Funeral Fund	Proportionate claim on District Funeral Fund	30 1,4,0,76 10,77 20 Value of Contributions. 1,4,0,5,6,6,6,9 10,77 20,7	10,140	13.723	46	4,203 1,372	7,791	£0	Capital.	sets.
		Section 1		20,000	43.858	1,814	16,905 3,918 4.435	16,109	£ 15	Value of Sick Pay.	

Hamilton District, M.U.I.O.O.F., as at the 31st December, 1910.

30,650	405 1,749	1,834	7,701	5,407	7,025	£	Value of Sick Pay.	
6,289	° 389	367	1,577	1,200	1,351	£	Lodge's proportion of value of sums payable at death by District.	Liabilities.
36,939	481 2,138	5,294 2,201	9,278	6,607	8,376	17 £	Total.	
18,467	232 1,236	2,334	4,978	3,491	3,600	% ¹⁸	Value of Contributions.	
200	2	- 3	6	2 4	Ōī.	£ 19	Proportionate claim on District Funeral Fund Capital.	As
19,447	108 970	4,451 979	3,845	1,857	6,381	£ 20	Capital.	Assets.
37,937	340 2,208	6,788 2,159	8,829	0 50 0 30 0 30 0 30 0 30 0 30 0 30 0 30	9,986	£ 2I	Total.	
998	70	1,494	: :	:	1,610	£ 22	Surplus.	
:	141	42	449	1,255	:	£ 23	Deficiency.	
33 9		54 6 28 16				£ 24	Capital per Member	,
+ 114	20	1 18 4	ಲು -	1	-	£ 25	Surplus (+), Deficiency (-), per Member.	
10 0	9 8	8 10				$\overset{26}{s.}d.$	Value of Contributions.	Ratio to
10 6		8 11				8. d.	Capital.	Ratio to Liabilities per £1 of the—
20 6	14 2 20 8	25 8 19 8			_	28 8. d.	Assets.	per £1 of
1	00-7	60	40	010	-	1	No.	

					Numbe	er of—	Member.	Ag	rage e of abers.	quenniu less (-) (=), the	nce during greater than, or tof the vience 190	er (+) or equal to ictorian		le of erest.
No.	Lodge	Where situated.		When established.	Members.	Wives.	Average Annual Contribution per M	Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness,	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3		4	5	6	s. 7 d.	8 Yrs.	9 Yrs.	10 %	11 %	12 %	13 %	14 %
1	Williamstown	Williamstown		1855	${253 \atop { m H. 6}}$	163	35 10	$44\frac{1}{2}$	451	-5	- 6	-50	$3\frac{1}{2}$	3
2 3 4 5	Footseray Solway Newport Wyndham	Footscray Williamstown Newport Werribee	::	1868 1884 1887 1897	322 58 84 55	212 33 61 30	35 4 36 5 37 0 37 4	$ \begin{array}{r} 38 \\ 38\frac{3}{4} \\ 36\frac{1}{4} \\ 31\frac{1}{4} \end{array} $	39	$-47 \\ -26$	$ \begin{array}{r} -19 \\ -28 \\ -33 \\ -3 \end{array} $	$ \begin{array}{r} -49 \\ -51 \\ -49 \\ +49 \end{array} $	$\begin{array}{c} 4\frac{1}{2} \\ 4 \\ 3\frac{3}{4} \\ 2\frac{1}{2} \end{array}$	$\frac{3\frac{1}{2}}{3\frac{1}{2}}$
	Total North Yarra	District			772 H. 6}	499	35 11	40	39½	-21	-12	. – 39	4	

^{*} See note page 14.

Beechworth Beechworth 1861 87 63 37 2 Stanley Stanley 1862 54 29 38 38 Benalla Benalla 1862 156 108 38 4 Yackandandah Yackandandah 1863 40 30 39 5 Prince of Wales Wandiligong 1865 108 76 36 6 Mansfield Mansfield 1866 205 110 38 7 Eldorado Eldorado 1867 7 3 34 34 34 37 37 9 Avenel Avenel 1872 30 19 38 38 10 Goulburn Valley Nagambie 1876 58 33 36 36 11 Wunghnu Wunghnu 1882 13 8 38 12 Numurkah Numurkah 1882 13 8 38 12 Numurkah Numurkah 1882 161 105 39 14 Myrtleford Myrtleford 1882 72 46 39 15 Corryong Corryong 1884 135 85 39 16 Moira Shepparton 1885 85 63 39 17 Yarrawonga Yarrawonga 1886 106 69 39 17 Yarrawonga Tallangatta 1895 53 30 37 20 Katamatite Katamatite 1895 14 10 45 21 Walwa Walwa 1896 24 12 40 22 Pomona Rutherglen 1890 110 78 39 16 Kiewa 1900 13 8 41 23 Kiewa Valley Kiewa 1900 13 8 41 23 38 38 38 38 38 38 38	Average Annual Contribution per Member. Beginning of Quinquennium. End of End of Quinquennium.	Mortality. Sickness.	during ennium.
Beechworth Beechworth 1861 87 63 37 28 254 29 38 38 38 38 49 42 42 40 45 45 45 45 45 45 45	7 8 9	Mo Sic Sec	Realized during Quinquennium. Assumed in the Valuation.
2 Stanley	s. d. Yrs. Yrs.	10 11 12 %	13 14 % %
24 Alpine Harrietville 1900 22 11 38 25 King Valley Whitfield 1903 22 15 46 26 Moyhu <td< td=""><td>$\begin{array}{cccccccccccccccccccccccccccccccccccc$</td><td>$\begin{array}{c ccccccccccccccccccccccccccccccccccc$</td><td>4 3½ 4 4 5½ 4 4 5½ 4 4 5½ 4 4 5½ 4 4 5½ 5½ 5½ 5½ 5½ 5½ 5½ 5½ 5½ 5½ 5½ 5½ 5½</td></td<>	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	4 3½ 4 4 5½ 4 4 5½ 4 4 5½ 4 4 5½ 4 4 5½ 5½ 5½ 5½ 5½ 5½ 5½ 5½ 5½ 5½ 5½ 5½ 5½

^{*} See note page 14.

North Yarra District, M.U.I.O.O.F., as at the 31st December, 1910.

Capital per Member. Capital per Member. Capital per Member. Surplus (+), Deficiency (-), De	18.9 5,44 42			7,737 total.		So Funeral Fund Capital.	Proportionate	2.2.1.9.1.1.2.2.2.2.2.2.2.2.2.2.2.2.2.2.		779 49 20 20 21 21 21 22 23 24 20 21 21 21 21 21 21 21 21 21 21 21 21 21	7 012	£ 708 7, 20 3,639 13,10 13,211 2, 2 1,911 2, 2 660 2, 2 660 2, 2 1,0 1,0 1,0 1,0 1,0 1,0 1,0 1,0 1,0 1,0	Capital.
Capital per Member.	Capital per Member. Capital per Member. Surplus (+), Deficiency (-), per Member. Surplus (+),	18.966 Deficiency.		Surning	7561 7522 7537		Funeral Fund Capital. 1 2 5 4 5 5 6 6 6 4 1 1 5 6 6 6 6 4 1 1 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Proportionate claim on District Funeral Fund Capital. 1	Value of Contributions. Value of Contributions Proportionate claim on District Funeral Fund Capital. Proportionate claim on District Fund Capital. Proportionate claim on District Fund Capital Fund Capital Fund Capital Fund Capital Fund Fund Fund Fund Fund Fund Fund Fund	Total. 18,179 18,179 18,916 2,0558 2,762 2,059 41 20 3,536 1,729 42 43 44 45 46 47 47 48 49 40 40 40 41 41 41 41 42 43 44 45 46 46 47 47 48 48 48 48 48 48 48 48			
Surplus (+), Deficiency (-), per Member.	Surplus (+), Deficiency (-), o per Member.	Canital ner Member	5927 Deficiency.		:::: : + 18 Surplus.	7,737 £ 1 Total. 13,508 £ 2,944 2,944 £ 22 Surplus.	Funeral Fund Capital. 15	Proportionate claim on District Funeral Fund Capital. 150 660 2.753 £ 21 Total. 150 2.944 3.561 2.994 8.561 2.99	Value of Contributions. Value of Contributions Proportionate claim on District Funeral Fund Capital. Proportionate claim on District Fund Capital Proportionate claim on District Fun	Age of Contributions. 18,179 18,179 18,179 19,014 18,179 19 10,105 10,1	-	6	Capital per Member.
	- (O O(N= O) O(10001 to the Capital per Member	10 5,408	Surplus. 5,408 11 2 5,408 11 1 5,22 Capital per Member.	7,737 £ 21 Total. 7,737 £ 22 Surplus. 13,508 10,442 £ 23 Deficiency. 5,408 11 5,927 20 1 527 12 9 9 527 12 9 9 527 12 9 9 527 12 9 9 527 12 9 9 527 12 9 9 527 12 9 9 527 12 9 9 527 12 9 9 9 527 12 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Funeral Fund Capital. 15	Proportionate claim on District Funeral Fund Capital. 20	Assets. Ass	Assets. Ass	23 9	£ 8 41 16 10 23	Surplus (+), Deficiency (-), per Member.
Contributions.	9 10 9 9 7	1 10 5 4 6 5 5 per Member.	1	Deficiency. 10	Surplus. 10	7,737 ± 1 Total. 7,737 ± 21 Total. 10,442 ± 23 Deficiency. 11,937 9 9 9 16 1 16 Surplus (+), Deficiency (-), per Member. 24 Surplus (+), per Member. 25 Surplus (+), per Member. 26 Surplus (+), per Member. 27 Surplus (+), per Member.	Funeral Fund Capital. So 5 4 Capital. Surplus. Capital. Surplus. Capital per Member. Capital per Member. Surplus (+), Deficiency (-), per Member. Surplus (-), per Member. Surplus (-), per Member. Capital per Member.	Proportionate claim on District Funeral Fund Capital. 20	Value of Contributions. Value of Contributions Proportionate claim on District Funeral Fund Capital. Proportionate claim on District Fund Capital. Proportionate Capital. Proportion	Augusta Surplus Surplu	يز شر	20	Value of Contributions.

Ovens and Murray District, M.U.I.O.O.F., as at the 31st December, 1910.

98,836	016	1,074	1,958	1000 1000	2,000	1 853	1.185	1,071	694	0,009	1,219	1 910	1,010	0100	5.140	5 521	4.576	6.469	3,550	7,804	2,374	211	1000	0 977	1 541	3.893	390	10,700	5,670	2,253	6,928	3,370	5,394	863	15	Value of Sick Pay.		
20,267	219	239	920	OLL	112	305	228	228	136	1,140	1 148	020	146	550	1 185	1.103	8004	1,404	748	1,675	420	100	198	603	312	874	75	2,133	1,124	416	1,623	562	906	808	16	Lodge's proportion of value of sums payable at death by District.		Liabilities.
119,103	1,129	1,010	#00°2	000	620	2.248	1,413	1,299	830	0,104	2010	1 460	020	3 37	6.325	6.624	5,460	7,873	4,298	9,479	2,800	0000	010	3 460	1.853	4.767	465	12,833	6,794	2,669	8,551	3,932	6,300	th	17	Total.		
66,007	TTG	011	1,020	1 22	417	1.520	922	841	495	4,200	4 90%	906	557	1819	3.907	3.907	3.072	4,543	2,787	5,307	1,049	1 940	400	1 755	1.093	2.375	215	7,452	3,119	1,128	4,684	1,587	2,112	85	18	Value of Contributions.		\
651		10	H 0	1,1	4	13	7	7	4	10	277	00 (ווט	18	38	36	28	45	24	€0	* 1	17	4	19	10	28	12	69	36	13	52	18	29	845	19	Proportionate claim on District Funeral Fund Capital.		As
41,900		7	181	, 100	101	310	413	347	311	2,002	1 639	377	434	939	1.858	2,167	1,891	2,822	530 -	4,002	1,071	1 274	783	2.247	1,121	1,611	874	1,985	1,541	3,566	5,088	1,289	2,065	ь	20	Capital.		Assets.
108,558	040	200	1016	1.84	522	1,843	1,342	1,195	010	0,001	5 874	1.291	996	2,769	5,803	6,110	4,991	7,410	3,341	9,300	0,101	0 727	1.196	4,021	2.224	4,014	1,091	9,506	4,696	4,797	9,824	2,894	4,206	۲+,	21	Total.		
			Comment				•	•			0.00		67										284	561	371	•	626			2,038	1,273			۲.	22	Surplus.		
10,545	I C	904	207	593	117	405	71	104	101	000	830	178		602	522	514	169	463	166	10	116	63				753	:	3,327	2,098		•	1,038	2,094	+	23	Deficiency.		
21 17		0 7	0.14	4 17	9 4	80					14 17			17 14	16 6	20 9	22 5	-			24 17			38 15				9 14	14 5	60			23 15	8 +	100	Capital per Memb	er.	
5 8	1	- 914		- 12 15	- 10 13	- 10 13	1 3 3	1 4 10	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 1 1	- 7 11	7 8	+ 4 16	- 11 7	- 4 12	- 4 17	- 5 10	1 3 9	1 13 0		_ 0 14	111	+ 21 17	+ 9 13	+ 12 7								- 24 1	\$+ ***	25	Surplus (+), Deficiency (-), per Member.		
11 1	200	16 2	15 1	13 9	13 1	13 7	1 61	19 1			12 7			10 9	12 4		11 3	11 /		19 0			9 0	10 2			9 10		10		0 1	1 0 1	00	8. a.		Value of Contributions.		Ratio to
7 2		0 3	0 5	1 10	33	01 2		7 0	n .	7 7	4 11	5 3	9 5	5 8	6 0	6		1-	11	0 7.	00 7	9 11	17 3	13 1	12 2	11 0	01 0		2 4		01 20		n 00	#. a.	1.0	Capital.		Ratio to Liabilities per £1 of the—
18 3	100	16 5									17 6							10 10					26 3	23 3							27 2		13 4		13	Assets.		per £1 of
	-	30	29	28	17	010	200	25	24	23	22	21	20	6T	18	11	110	10	7 1	14	13	12	11	10	8	0	0 -			200		*	9 -		1	No.		

					Numbe	er of—	Member.	Age	rage e of ibers.	less (-) (=), the	nce during meater than, or at of the Vience 190	er (+) or equal to ictorian	Rat	e of erest.
No.	Lodges	Where situated.		When established,	Members.	Wives.	Average Annual Contribution per M	Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3		4	5	6	s. 7 d.	8 Yrs.	9 Yrs.	10 %	11 %	12 %	13 %	14 %
1 2 3 4 5	Prince Albert Prince of Wales Villiers Prince Alfred Farmer's Rest	Port Fairy Portland Yambuk Koroit Broadwater	::	1848 1860 1863 1868 1888	104 101 46 130 41	62 72 31 72 16	37 4 37 11 38 7 37 9 36 0	$ \begin{array}{c c} 45\frac{3}{4} \\ 46 \\ 42\frac{1}{4} \\ 38\frac{1}{4} \\ 36 \end{array} $	441 433 42 363 35	$ \begin{array}{r} -8 \\ -26 \\ -12 \\ +7 \\ -38 \end{array} $	$ \begin{array}{r} +17 \\ -52 \\ +56 \\ -2 \\ -4 \end{array} $		4 4 4 4 4 3 2	3 1 2 3 1 3 1 3 1 3 2 3 3 1 3 2 3 3 1 3 2 3 3 1 3 3 1 3 2 3 3 1 3 2 3 3 1 3 2 3 3 1 3 2 3 3 1 3 2 3 3 1 3 2 3 3 1 3 2 3 3 1 3 2 3 3 1 3 2 3 3 1 3 2 3 3 1 3 2 3 3 1 3 2 3 3 1 3 2 3 3 1 3 2 3 3 1 3 2 3 3 1 3 2 3 3 1 3 2 3 3 1 3 2 3 3 1 3 2 3 3 1 3 3 2 3 3 1 3 3 2 3 3 3 3
	Total, Port Fairy I	District			422	253	37 7	421	403	-12	- 3	-39	41	

^{*} See note page 14.

	R			4		Numb	er of—	fember.	Ag	rage e of abers.	less (-)	mce during m greater than, or at of the lience	er (+) or equal to lictorian		te of erest.
No.	Lodge∎		Where situated.		When established.	Members.	Wives.	Average Annual Contribution per Member.	Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation
1°	2		3		4	5	6	s. 7 d.	8 Yrs.	9 Yrs.	10 %	11 %	12 %	13 %	14 %
1	Australia Felix		Melbourne		1840	201	120	36 1	501	501	-30	-14	-63	41	3
2	Melbourne		Melbourne		1840	121	80	36 10	51	503	-13	-34	-29	31	3
3	Victoria		Melbourne		1847	203	136	36 10	441	42	+ 9	+ 4	-45	41	4
4	Rose of England		Melbourne		1850	352	232	37 0	441	453	- 6	- 9	-25	31	3
5	Britannia		Melbourne		1851	263	165	36 1	451	47	=	-27	-41	41	4
6	Hope of Richmond		Richmond		1852	149	94	38 4	461	45	-30	+13	-67	41	4
7	Rose of Brunswick		Brunswick		1856	480	314	36 6	383	37	-36	==	-33	51	4
8	Alliance		North Melbourne		1856	283	155	35 6	401	383	- 8	-24	-31	4	3
9	Cornucopia		Morang		1858	22	13	35 3	443	421				33	3
10	Albion	66	Brunswick		1858	151	90	34 9	421	371	+42	- 5	-41	1	3
11	Yarra Yarra		Melbourne		1859	66	33	34 7	41	421	-78	-10	- 6	41	4
12	Kilmore		Kilmore		1859	39	18	37 4	451	451	- 60	-52	+67	13	3
13	Industry		Richmond		1860	461	297	37 4	43	431	-20	-38	-36	5	4
14	Carlton		Carlton	100	1860	178	96	36 2	421	363	-39	-37	-53	4	3
15	London		Melbourne		1860	109	82	37 8	371	411	-19	+42	+ 6	4	3
16	Albert		Moonee Ponds		1862	283	200	36 2	411	431	-25	-41	-36	43	4
17	Studley		Richmond		1862	86	56	36 6	421	413	- 4	+30	-35	5	4
18	Gellibrand		Williamstown		1862	175	119	36 9	451	45	-45	- 26	-38	33	3
19	Rose of Denmark		Coburg	m	1863	85	58	39 4	483	423	- 8	-22	-24	31	3
20	Heidelberg		Heidelberg		1865	47	30	38 5	461	451	+17	-57	+35	4	3
21	Whittlesea		Whittlesea		1867	28	18	36 6	391	431				3	3
22	Mount Pleasant		Alexandra		1867	64	46	38 6	39	411	-44	-25	8000	3	3
23	Romsey	100	Romsey		1868	49	30	37 0	411	42	+42	+17	-31	33	3
24	Diamond Creek		Diamond Creek		1870	80	49	37 7	361	381	+ 8	+28	-37	23	3
25	Woodend		Woodend		1871	67	43	39 8	453	401	+19	-28	-32	31	3
26	Caledonia		Panton Hill		1872	22	16	38 9	413	411				21	3
27	Lancefield		Lancefield		1881	20	15	41 3	393	421				21	3
28	Yering	W. C.	Yarra Flats		1883	62	34	36 0	41	363	+81	-12	-36	33	3
29	Doutta Galla		Kensington		1885	321	217	37 6	383	391	-57	-52	-28	41/2	4
30	Warragul		Warragul	·	1886	65	48	40 1	391	39	+107	+48	+66	5	4
31	Jubilee		Yarraville		1890	110	61	36 10	331	33	-62	-33	-39	$3\frac{1}{2}$	3
32	Yea		Yea ·		1890	66	43	38 0	313	341	0	-11	- 9	$4\frac{1}{2}$	3
33	Broadford		Broadford		1890	74	45	37 11	323	$35\frac{1}{2}$	-53	- 9	+11	$3\frac{1}{2}$	3
34	Macedon		Macedon		1890	32	23	39 11	394	38	0	-74	- 3	34	3
35	Drouin		Drouin		1891	33	27	43 9	381	441	-35	+71	+28	31	3
36	Neerim		Neerim South		1894	59	26	38 1	$33\frac{3}{4}$	33	-33	+ 7	+69	31	3
37	Woods Point		Woods Point		1896	25	12	38 6	34	37				31	3
38	Jindivick		Jindivick		1897	23	13	39 0	$33\frac{1}{2}$	351				$2\frac{1}{2}$	3
39	Narracan		Moe		1902	61	29	39 0	293	$30\frac{1}{4}$	0	-16	+67	$2\frac{3}{4}$	3
40	Thorpdale		Thorpdale		1905	38	16	37 5	28	293	0	+75	+20	34	3
	District Members		A			1		39 0	48	$75\frac{1}{2}$				0	3
	District Members Total, Port Ph	nillip	District	10.		5,054	3,199	39 0	48	$\frac{75\frac{1}{2}}{41\frac{1}{2}}$	-18	-1			

^{*} See note page 14.

Port Fairy District, M.U.I.O.O.F., as at the 31st December, 1910.

	Liabilities.			As	ssets.			,			Ratio to	Liabilities the—	sper£1 of	
Walue of Sick Pay.	Lodge's proportion of value of sums payable at death by District.	Total	Value of Contributions.	Proportionate claim on District Funeral Fund Capital.	Capital.	Total.	Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (-), per Member.	Value of Contributions.	Capital.	Assets.	No.
€.	£	£	£	£	£	£	£	£	£ s.	£ 8.	s. d.	s. d.	s. d.	
5,769 5,535 2,414 6,165 2,075	1,109 1,077 491 1,387 438	6,878 6,612 2,905 7,552 2,513	2,893 2,915 1,402 4,239 1,424	15 15 7 19 6	3,613 6,508 706 457 522	6,521 9,438 2,115 4,715 1,952	2,826	357 790 2,837 561	34 15 64 9 15 7 3 10 12 15	$\begin{array}{cccc} - & 3 & 9 \\ +28 & 0 \\ -17 & 3 \\ -21 & 16 \\ -13 & 14 \end{array}$	8 5 8 10 9 8 11 3 11 4	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	19 0 28 7 14 7 12 6 15 6	1 2 3 4 5
21,958	4,502	26,460	12,873	62	11,806	24,741		1,719	28 2	- 4 1	9 9	8 11	18 8	

Port Phillip District, M.U.I.O.O.F., as at the 31st December, 1910.

	Liabilities.			As	ssets.						Ratio to	Liabilities the—	s per £1 of	
Walue of Sick Pay.	Lodge's proportion of value of sums payable at death by District.	Total.	Value of Contributions.	Proportionate claim on District Funeral Fund Capital.	Capital.	Total.	Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (-), per Member.	Value of Contributions.	Capital.	Assets.	N
15 £	16 £	17∙ £	18 £	19 £	20 £	2I £	22 £	23 £	£ 24	£ s,	s. d.	s. d.	s. d.	
12,541 7,586 9,823 21,911 14,512 7,668 20,937 14,169 1,211 8,238 2,368 23,074 8,637 5,692 14,298 4,178 9,956 5,061 2,953 1,694 3,695 2,542 4,327 3,404 1,286 1,173 3,404 1,286 1,173 3,295 3,775 1,723 1,971 2,958 1,756 9,307 1,173 2,858 1,756 9,307 1,173 2,858 1,756 9,307 1,173 2,858 1,756 9,307 1,173 2,858 1,756 9,307 1,173 2,858 1,756 9,307 1,173 2,858 1,756 9,307 1,173 2,858 1,756 9,307 1,173 2,858 1,756 9,307 1,173 2,858 1,756 9,307	2,141 1,289 2,163 3,750 2,801 1,587 5,113 3,016 234 1,609 703 416 4,911 1,864 906 1,161 3,016 299 682 521 852 213 661 3,420 692 1,172 703 788 341 351 629 267 744 245 650 405	14,682 8,875 11,986 25,661 17,313 9,255 26,050 17,185 1,445 4,004 2,784 27,985 10,533 6,853 17,314 5,094 11,820 5,967 3,454 1,993 4,377 3,063 5,179 4,118 1,520 1,386 3,942 17,926 3,658 4,563 2,064 2,322 3,528 1,574 1,418 1,574 1,418 3,508 2,161 104	4,679 2,880 5,517 10,008 6,313 3,944 13,999 8,346 594 4,822 1,652 1,129 12,402 5,440 3,225 7,360 2,310 4,683 2,728 838 2,994 1,452 2,747 2,164 720 678 2,075 9,387 2,038 4,032 2,255 1,178 2,255 1,178 2,217 904 8552 2,436 1,484	4 2 4 4 77 5 5 3 3 9 5 5 1 3 1 1 1 9 9 3 2 2 5 2 2 3 3 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1	$\begin{array}{c} 22,875 \\ 20,386 \\ 7,914 \\ 4,353 \\ 13,016 \\ 9,113 \\ 4,559 \\ 9,558 \\ 811 \\ 3,641 \\ 12,581 \\ 3,972 \\ 621 \\ 8,019 \\ 1,719 \\ 3,891 \\ 1,028 \\ 3,062 \\ -12 \\ -747 \\ 892 \\ 639 \\ 2,173 \\ 41 \\ 985 \\ 913 \\ 3,7473 \\ 2,225 \\ 944 \\ 1,295 \\ 1,071 \\ 795 \\ 337 \\ 449 \\ 671 \\ 447 \\ 403 \\ 47 \\ \dots \end{array}$	27,558 23,268 13,435 14,368 19,334 13,060 18,567 17,909 1,406 5,211 24,992 9,415 3,848 4,031 8,577 3,758 4,461 827 2,842 2,345 3,388 4,338 761 1,663 2,989 16,866 4,264 4,978 3,551 3,749 1,961 1,516 2,667 1,576 1,300 2,840 1,532	12,876 14,393 1,449 2,021 3,805 1,887 1,007 220 277 658	11,293 7,483 7,483 39 4,636 1,054 2,993 1,1163 3,243 2,209 1,1663 1,535 718 1,759 759 1,616 1,613 107 814 103 806 861 118 668 629 95	113 16 168 10 39 0 12 7 49 10 61 3 9 10 33 15 36 17 2 11 19 13 90 16 22 6 5 14 28 7 20 0 22 5 16 3 -0 9 11 13 18 4 8 0 32 9 1 17 49 15 23 6 34 5 8 12 19 14 9 24 17 10 4 7 12 1 19 13 9 16 1 19 13 9 10 1 19 13 9 10 1 19 13 9 10 1 19 13 1 19 13 1 19 13 1 19 13 1 19 13 1 10 14 1 17 1 19 13 1 19 14 1 19 15 1 19 15	$\begin{array}{c} + \ 64 \ 1 \\ + \ 118 \ 19 \\ + \ 7 \ 3 \\ - \ 32 \ 2 \\ + \ 7 \ 14 \\ + \ 15 \ 12 \\ + \ 2 \ 11 \\ - \ 1 \ 15 \ 12 \\ + \ 2 \ 11 \\ - \ 1 \ 15 \ 12 \\ + \ 2 \ 11 \\ - \ 1 \ 15 \ 12 \\ + \ 2 \ 11 \\ - \ 1 \ 15 \ 19 \\ + \ 48 \ 8 \\ - \ 6 \ 10 \\ - \ 6 \ 6 \\ - \ 27 \ 11 \\ - \ 6 \ 16 \\ - \ 12 \ 7 \\ - \ 18 \ 11 \\ - \ 26 \ 0 \\ + \ 21 \ 9 \\ - \ 41 \ 13 \\ - \ 24 \ 0 \\ - \ 24 \ 13 \\ - \ 24 \ 0 \\ - \ 14 \ 13 \ 17 \\ - \ 15 \ 7 \\ - \ 3 \ 6 \\ + \ 10 \ 2 \\ - \ 14 \ 13 \\ - \ 11 \ 10 \\ - \ 3 \ 4 \\ - \ 24 \ 8 \\ - \ 14 \ 12 \\ + \ 0 \ 3 \\ - \ 10 \ 19 \\ - \ 16 \ 11 \\ - \ 95 \ 0 \\ - \ 2 \ 18 \end{array}$	6 5 6 6 6 9 2 7 10 7 13 8 6 6 10 9 9 9 9 8 3 8 2 8 10 4 9 5 8 8 6 9 1 1 7 11 7 11 9 2 8 1 1 8 5 7 9 6 10 8 10 6 9 10 10 6 10 6 11 4 2 3 12 4 11 9 11 6 12 7 11 6 12 7 11 6 12 7 11 6 12 7 11 6 12 0 13 11 13 9 1 9 3	31 2 45 11 13 3 3 5 5 15 1 1 1 19 9 3 6 11 1 1 11 3 3 0 9 9 6 6 6 25 5 9 0 7 7 7 1 10 9 3 3 6 9 7 7 7 7 1 10 9 3 5 17 9 9 -0 1 3 5 10 2 5 5 10 2 5 5 10 2 6 6 14 2 2 4 4 8 8 4 4 2 10 7 1 1 4 8 8 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	37	111111111111111111111111111111111111111

						Numbe	er of—	Member.	A	verage ge of mbers.	quenni less (- (=), th	ence duri um great than, or at of the vience 19	er (+) or equal to	Rate	
No.	Lodge,		Where situs	ated.	When established.	Members.	Wives.	Average Annual Contribution per M	Beginning of	End of Quinquennium.	Mortality.	Sickness,	,Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2		3		4	5 ,	6	s. 7	8 Yrs	9 Yrs.	10 %	11 %	12 %	13 %	14 %
1 2 3 4 5 6 7	Latrobe Toongabbie Traralgon Stratford Maryvale Walhalla Diamond Jubilee District Members		Traralgon Stratford Morwell Walhalla Rosedale		1866 1885 1887 1890 1890 1896 1897	111 25 50 73 73 72 31 1	75 17 42 41 56 41 11	40 8 36 40 8 38 3 38 3 39 38 3 34 8	7 36 9 35 3 33 5 38	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	$+112 \\ +28 \\ -29 \\ 0 \\ 0$	$\begin{array}{c} -49 \\ \cdot \cdot \\ +20 \\ +36 \\ -8 \\ +120 \\ -25 \\ \cdot \cdot \end{array}$	$\begin{array}{c} -31 \\ \cdot \\ +60 \\ -19 \\ +10 \\ +41 \\ +101 \\ \cdot \end{array}$	344434 34242 34212 1	3
	Total, Sale Distr	ict		,		436	283	39	1 38	34 38	- 2	-16	+18	334	

^{*} See note page 14.

TABULAR SUMMARY of the Valuation of the

				Numbe	er of—	Member.	Age	rage e of ibers.	quenniq less (-) (=), the	nce during greater han, or it of the vience 19	equal to	Rat	e of erest.
No.	Lodges -	Where situated.	When established.	Members.	Wives.	Average Annual Contribution per M	Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness,	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	s. d.	8 Yrs.	9 Yrs.	10 %	11 %	12 %	13 %	14 %
1 2 3 4 5 6 7 8	Prince Alfred St. Arnaud Charlton Donald Mildura Watchem Birchip Woomelang	Dunolly St. Arnaud	1863 1864 1885 1890 1890 1906 1910	107 349 14 123 97 45 37 20	81 234 9 53 53 15 11	37 1 38 5 37 9 37 2 38 11 37 0 37 7 37 3	41¼ 37¼ 31½ 32½ 33¾ 	$\begin{array}{c} 42\frac{1}{2} \\ 38\frac{1}{4} \\ 34\frac{1}{4} \\ 33\frac{1}{4} \\ 28 \\ 27\frac{1}{4} \\ 25\frac{1}{2} \end{array}$	+18 -79 -48	-33 -11 +13 +38 	-64 -53 -27 +124	3 3 4 5 5 5 5 5 5 6 0 0	31 4 3 3 4 3 3 3
	Total, St. Arnaud I	District		792	465	37 11	37	$35\frac{3}{4}$	-10	- 6	- 4	41/2	

^{*} See note page 14.

^{*} See note page 14.

Sale District, M.U.I.O.O,F., as at the 31st December, 1910.

22,032	1,547	3,499	3,600	3,610	2,113	1,392	6,209	th 15	Value of Sick Pay.	
4,515	320 10	747	756	756	518	259	1,149	16 £	Lodge's proportion of value of sums payable at death by District.	Liabilities.
26,547	1,867 72	4,246	4,356	4,366	2,631	1,651	7,358	£ 17	Total.	
14,913	1,170 27	2,851	2,340	2,728	1,648	802	3,347	₩ 15	Value of Contributions.	
96	: 7	16	16	16	11	01	25	£ 19	Proportionate claim on District Funeral Fund Capital.	As
10,527	: 203	263	1,942	683	1,030	186	6,220	£0	Capital.	Assets.
25,536	1,380	3,130	4,298	3,427	2,689	993	9,592	2I £	Total.	
:	::	:	:	:	58	:	2,234	10 10	Surplus.	
1,011	487	1,116	58	939	:	658	:	₩ 63	Deficiency.	
24 7	6 11		26 12					# 24 %	Capital per Member	
- 2 6	- 15 14 $- 45 0$		- 0 16	12		26	20	£ 25	Surplus (+), Deficiency (-), per Member.	
11 3	12 6 7 6							26 8. d.	Value of Contributions.	Ratio to
8 0			9 0		_			27 8. d.	Capital.	Ratio to Liabilities per £1
19 3	14 9 7 6							28 3. d.	Assets.	e per £1 of
1		6	5	4	ಜ	20	_	jul .	3	

St. Arnaud District, M.U.I.O.O.F., as at the 31st December, 1910.

36,069	5,737 15,360 716 6,011 3,698 2,044 1,644	# I5	Value of Sick Pay.	
7,350	993 3,240 130 1,141 899 417 344 186	£ 16	Lodge's proportion of value of sums payable at death by District.	Liabilities.
43,419	6,730 18,600 846 7,152 4,597 2,461 1,988 1,045	₹ 17	Total.	
26,073	3,093 10,572 513 4,546 3,256 1,754 1,512	# 18	Value of Contributions.	
123	17 54 19 15 7 7	£ 19	Proportionate claim on District Funeral Fund Capital.	>
17,746	4,034 10,015 291 836 2,360 181 27	£ 20	Capital.	Assets.
43,942	7,144 20,641 806 5,401 5,631 1,942 1,545	£ 21	Total.	
523	2,041 2,041 1,034	£22	Surplus.	
	 40 1,751 519 443 213	£ 22	Deficiency.	
22 11	8. 37 14 28 14 20 16 6 16 6 16 24 7 4 0 0 15 0 2	£ 8.	Capital per Member.	
+ 0 13	+ 3 17 + 5 17 + 10 13 - 11 11 - 11 13 - 10 13	£ 8,	Surplus (+), Deficiency (-), per Member.	
12 0	9 2 111 4 112 2 112 8 114 3 115 3	26 8. d.	Value of Contributions.	Ratio to
80 33	12 0 10 10 6 11 2 5 10 4 1 6 0 4	27 8. d.	Capital.	Liabilities the—
20 3	21 2 22 2 19 1 15 1 24 6 15 9 15 7	28 8. d.	Assets.	Ratio to Liabilities per £1 of the—
	- G & 4 E O L &	1	No.	

South Gippsland District, M.U.I.O.O.F., as at the 31st December, 1910.

31,184	2,944	2,487	3,756	3,040	5,991	4,439	8,527	£ 15	Value of Sick Pay.	
6,267	628	560	796	569	1,180	874	1,660	£ 16	Lodge's proportion of value of sums payable at death by District.	Liabilities.
37,451	3,572	3,047	4,552	3,609	7,171	5,313	10,187	\mathcal{L}	Total.	
24,792	2,755	2,329	3,271	2,270	4,563	3,307	6,297	£ 18	Value of Contributions.	
50	Oï	OT.	6	5	9	7	13	£	Proportionate claim on District Funeral Fund Capital,	As
5,350	43	179	485	1,268	1,186	497	1,692	# 20	Capital.	Assets.
30,192	2 803	2,513	3,762	3,543	5,758	3,811	8,002	£ 2I	Total.	
:	:	:	:	:	:	:	:	£ 22	Surplus.	
7,259	769	534	790	66	1,413	1,502	2,185	% 23	Deficiency.	A A A A A A A A A A A A A A A A A A A
8 9			6 0					£ 3.	Capital per Member.	
- 11 8	12		- 9 15		-	- 16 18	tood.	£ 8,	Surplus (+), Deficiency (-), per Member.	
13 3	15 5							26 8. d.	Value of Contributions.	Ratio to
2 11	0 3		22			_		8. d.	Capital.	Ratio to Liabilities per £1 of the—
16 2	15 8							28 8. d.	Assets.	s per £1 of
	7	6	OT	4	3	2	1	1	No.	

				Numbe	er of—	[ember		Ave. Age Mem		quenniu less (-) (=), tha	mee during meater than, or to the Vence 190	er (+) or equal to ictorian		e of erest.
No.	Lodges	Where situated.	When established.	Members.	Wives.	Average Annual Contribution per Member	To the second se	Beginning of . Quinquentium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	8. 6	d.	8 Yrs.	9 Yrs.	10 %	11 %	12 %	13 %	14 %
1	Good Intent	Prahran	1854	383	276	37	8	411	391	+ 7	-18	+ 7	43	4
2	Olive Branch	St. Kilda	 1855	84	52	37	9	503	441	+53	-24	+ 7	4	3
3	Emerald Hill	South Melbourne	 1856	334	217	37	1	431	421	+21	-24	-29	41	4
4	Prince of Wales	St. Kilda	 1861	122	93	00	11	46	47	+28	+14	+46	41/2	3
5	Sandridge	Port Melbourne	 1862	113	62	37	2	424	37	-11	+15	-28	0	3
6	Toorak	Malvern	 1862	213	131		11	381	391	-38	-32	-27	5	4
7	Galatea	South Yarra	 1868	92	65	36	8	444	$43\frac{1}{2}$	-39	- 5	-15	33	3
8	Prince Alfred	Brighton	 1870	140	104	38	2	381	$40\frac{1}{2}$	-70	-13	-30	334	3
9	Minerva	South Melbourne	 1875	197	131	37	0	401	374	-12	-50	+ 5	41	3
10	Dunstan	Oakleigh	 1890	40	31	39	6	37	38	-19	-47	- 8	31	
11	Moorabbin	Moorabbin	 1890	46	27		11	344	341	+179 $ -33 $	$+4 \\ -14$	$-3 \\ -22$	31/33	3
12	Constant	Dandenong Frankston	 1891 1896	122	59 18	37 39	10	$\frac{32\frac{3}{4}}{35\frac{1}{8}}$	35 331	-33 + 16	$-14 \\ -65$	-22 + 31	23	
13	Nepean	Armadale	 1902	62	44	36	4	29	291	1 10	-70	+36	3	3
15	Cam dain aham	Sandringham	 1905	35	-26	40	9	273	32	+232	- 69	+189	11	1
16	Somerville	Somerville	 1906	48	9	41	0		293				34	3
	Total, South Melbo	urne District	 	2,068	1,345	37	6	41	391	+ 3	-19	- 3	41/2	

^{*} See note page 14.

TABULAR SUMMARY of the Valuation of the

				Numbe	er of—	Member.	Age	rage e of abers.	quenniq less (-) (=), tha	nce during greate than, or it of the Vience 190	er (+) or equal to ictorian	Rat Inte	e of erest.
No.	Lodge	Where situated.	When established.	Members.	Wives.	Average Annual Contribution per M	Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	s. 7 d.	8 Yrs.	9 Yrs.	10 %	11 %	12 %	13 %	14 %
1 2 3 4 5 6 7	Victoria Woodford Allansford Panmure Mortlake Terang Camperdown	Woodford Allansford Panmure Mortlake Terang	1860 1868 1869 1871 1889 1892 1910	194 93 79 32 101 88 8	117 54 42 24 52 45 3	35 11 34 6 39 4 38 0 36 10 36 5 34 1	$\begin{array}{c} 45\frac{1}{4} \\ 40\frac{1}{2} \\ 34\frac{1}{2} \\ 45\frac{1}{2} \\ 31\frac{3}{4} \\ 31\frac{1}{2} \\ \end{array}$	$45\frac{3}{4}$ $33\frac{1}{2}$	-28 -29 -18 +34 -22 +128	-12 +89 -28 +83 -10 - 9	-12 -21 -46 -16 -20 +37	34 4 34 4 34 4 34	3 3 3 3 3 3
	Total, Warrnamboo	l District		595	337	36 6	394	381	-12	+ 7	-13	31/2	

See note page 14.

South Melbourne District, M.U.I.O.O.F., as at the 31st December, 1910.

	Liabilities.			Ass	sets.	≠0 gertag		ety y January			Ratio to	Liabilities the—	per £1 of	
Value of Sick Pay.	Lodge's proportion of value of sums payable at death by District.	Total.	Value of Contributions.	Proportionate claim on District Funeral Fund Capital.	Capital.	Total.	Surplus.	Deficiency.	Capital per Member	Surplus (+), Deficiency (-), per Member.	Value of Contributions.	Capital.	Assets.	No.
15 £	16 £	17 £	18 £	19 £	20 £	2I £	22 £	23 £	£ 24	£ 8.	26 s d.	27 s. d.	28 8 d.	1
17,434 4,744 16,454 7,161 6,077 9,760 5,137 7,218 9,562 2,165 2,318 5,464 1,852 2,897 1,662 2,218	3,881 851 3,385 1,236 1,145 2,159 933 1,418 1,997 405 465 1,236 376 628 355 486	21,315 5,595 19,839 8,397 7,222 11,919 6,070 8,636 11,559 2,570 2,783 6,700 2,227 3,525 2,017 2,704	11,153 2,333 9,048 3,380 3,857 5,901 2,545 4,305 6,268 1,431 1,568 4,147 1,419 2,331 1,454 2,040	19 4 17 6 6 6 11 5 7 10 2 2 6 6 2 3 3 2 2	9,335 5,071 4,055 9,909 - 96 8,230 2,195 1,545 5,490 464 409 1,423 447 416 177 - 282	20,507 7,408 13,120 13,295 3,767 14,142 4,745 5,857 11,768 1,897 1,979 5,576 1,868 2,750 1,633 -2,324	1,813 4,898 2,223 209	808 6,719 3,455 1,325 2,779 673 804 1,124 359 775 384 380	24 7 60 7 12 3 81 4 -0 17 38 13 23 17 11 12 7 17 11 12 8 18 11 13 12 2 6 14 5 18	- 2 2 + 21 12 - 20 2 + 40 3 - 30 12 + 10 9 • 14 8 - 19 17 + 1 1 - 16 17 - 17 10 - 9 4 - 9 14 - 12 10 - 10 19 - 7 18	10 6 8 4 9 2 8 1 10 8 9 11 8 5 10 0 10 10 11 2 11 3 12 5 12 9 13 3 14 5 15 1	8 9 18 2 4 1 23 7 -0 3 13 10 7 3 7 9 6 3 7 9 6 3 7 3 0 4 3 4 0 2 5 1 9 2 1	19 3 26 6 13 3 3 31 8 10 5 23 9 15 8 13 7 20 4 14 9 14 3 16 8 16 9 15 8 16 2 17 2	1 1 2 2 3 3 4 4 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6
102,123	20,955	123,078	63,180	104	49,352	112,636		10,442	23 18	- 5 1	10 3	8 1	18 4	

Warrnambool District, M.U.I.O.O.F., as at the 31st December, 1910.

	Liabilities.			Ass	sets.						Ratio to	Liabilities the—	per £1 of	
Value of Sick Pay.	Lodge's proportion of value of sums payable at death by District.	Total.	Value of Contributions.	Proportionate claim on District Funeral Fund Capital.	Capital.	Total.	Surplus.	Deficiency,	Capital per Member.	Surplus (+), Deficiency (-), per Member.	Value of Contributions.	Capital.	Assets,	No
15 £	16 £	17 £	18 £	19 £	20 £	2I £	22 £	23 £	£ 24	£ 25	26 s. d.	s. d.	28 s. d.	1
11,588 4,686 3,583 1,990 4,406 4,367 360	2,040 978 830 337 1,062 926 83	13,628 5,664 4,413 2,327 5,468 5,293 443	5,702 2,671 2,777 953 3,414 3,174 295	5 2 2 1 2 2 2	2,400 1,403 1,824 242 1,793 1,199	8,107 4,076 4,603 1,196 5,209 4,375 295	190	5,521 1,588 1,131 259 918 148	12 7 15 2 23 2 7 11 17 15 13 13	- 28 9 - 17 2 + 2 8 - 35 7 - 2 11 - 10 9 - 18 10	8 5 9 5 12 7 8 2 12 6 12 0 13 4	3 6 5 0 8 3 2 1 6 6 4 7	11 11 14 5 20 10 10 3 19 0 16 7 13 4	
30,980	6,256	37,236	18,986	14	8,861	27,861		9,375	14 18	- 15 15	10 2	4 9	14 11	

			No. 7		Numbe	er of—	Member.	Age	rage e of abers.	quenniq less (-) (=), tha	nce during greater than, or it of the vice 19	er (+) or equal to victorian	Rat	e of erest.
No.	Lodge	Where situated.		When established.	Members.	Wives.	Average Annual Contribution per M	Beginning of Quinquenoium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation,
1	2	3		4	5	6	7	8	9	10	11	12	13	14
							s. d.	Yrs.	Yrs.	%	%	%	%	%
1	Ararat		808.	1860	40	28	38 3	501		+ 6	-44	-47	41	3
2	Pleasant Creek .			1863	66	50	41 0	463		+52	-36	+44	31	3
3	Horsham			1866	106	71	39 3	39	$37\frac{1}{2}$	-42	-46	- 1	41	
4	Stawell			1874	141	97	39 1	383	373	-20	-25	+14	33	3
5	Dimboola			1877	72	41	37 11	40	371	0	-59	-41	41	3
6	Nhill	Nhill		1883	117	69	38 4	371		- 55	+53	-26	33	3
7	Kaniva		127.1	1885	66	42	39 10	421	$36\frac{3}{4}$	-53	+49	- 1	31	3
8	Warracknabeal .	Warracknabeal	STY.	1887	61	47	41 10	401	413	+12	==	-31	33	3
. 9	Rupanyup			1889	70	51	39 11	33	$35\frac{3}{4}$	0	-28	+12	4	3
10	Hopetoun		£50	1893	24	15	41 8	34	364	0			31	3
11	Jeparit		ite.	1894	51	. 30	38 1	32	321	- 4	- 3	-44	33	3
12	Rainbow	Rainbow		1906	33	16	39 0		$29\frac{1}{2}$				0	3
	Total, Wimmera D	istrict			847	557	39 4	383	381	-16	-22	- 7	4	

^{*} See note page 14.

		cities are	dmessel	Numb	er of—	Member.		rage e of bers.	quenniq less (-) (=), tha	nce during greate than, or at of the Vicince 190	er (+) or equal to lictorian	Rate	
No.	Lodge	Where situated.	When established.	Members.	Wives.	Average Annual Contribution per M	Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3 _	4	5	в	s. d.	8 Yrs.	9 Yrs.	10 %	11 %	12 %	13 %	14 %
1 2 3 4 5 6 7 8 9 10 11 12 13	Boroondara Kew., Camberwell Mitcham Balwyn Box Hill Lilydale Healesville Ringwood Doncaster Surrey Hills Upper Yarra Charles Dalley	Kew Camberwell Mitcham Balwyn Box Hill Lilydale Healesville Ringwood Doncaster Surrey Hills	1859 1863 1864 1876 1883 1884 1885 1887 1889 1889 1889	315 185 130 86 54 110 92 28 76 106 56 68 13	209 120 96 47 37 85 58 20 37 56 40 38	36 11 36 10 36 7 36 2 35 11 38 0 37 8 41 2 34 11 35 6 37 7 38 9 41 0	$\begin{array}{c} 40\frac{3}{4}\\ 45\\ 41\\ 35\frac{1}{4}\\ 35\frac{3}{4}\\ 35\frac{1}{4}\\ 30\\ 35\\ 29\frac{3}{4}\\ \end{array}$	$\begin{array}{c} 41 \\ 44 \\ 40\frac{1}{2} \\ 35\frac{3}{4} \\ 37\frac{1}{2} \\ 39\frac{1}{2} \\ 31\frac{1}{2} \\ 30\frac{3}{4} \\ 28\frac{1}{2} \end{array}$	$\begin{array}{c} -14 \\ -21 \\ -24 \\ 0 \\ -48 \\ +11 \\ -71 \\ \vdots \\ +30 \\ -14 \\ 0 \\ +55 \\ \vdots \end{array}$	$\begin{array}{c} -6 \\ -10 \\ -5 \\ -27 \\ -56 \\ -15 \\ +21 \\ \vdots \\ +35 \\ +17 \\ -38 \\ +21 \\ \vdots \end{array}$	$\begin{array}{c} -37 \\ -29 \\ -30 \\ -36 \\ -65 \\ -57 \\ -49 \\ \vdots \\ -46 \\ -45 \\ +24 \\ +46 \\ \vdots \end{array}$	$\begin{array}{c} 3\frac{3}{4}\frac{4}{12}\\ 4\frac{1}{2}\frac{1}{2}\frac{1}{2}\\ 4\\ 3\frac{1}{4}\frac{1}{4}\frac{1}{4}\frac{1}{2}\frac{1}{2}\\ 3\frac{1}{2}\frac{1}{2}\frac{1}{4}\\ 3\\ \vdots\\ \end{array}$	3 4 3 3 3 3 3 3 3 3 3 3 3 3
	Total, Yarra Yarra	District		1,319	847	36 11	381	381	-25	- 7	-33	4	

^{*} See note page 14

Wimmera District, M.U.I.O.O.F., as at the 31st December, 1910.

43	_	2	_	သ	သ	ಲ	6,	ಲು	6,	A	4	2		1.00 (1.00) 1.00 (1.00)	
43,693	,511	,454	,249	,601	,491	516	6,250	530	,810	632	307	342	8. 15	Value of Sick Pay.	
8,971	350	540	254	741	646	700	1,239	762	1,493	1,122	700	424	* 16	Lodge's proportion of value of sums payable at death by District.	Liabilities,
52,664	1,861	2,994	1,503	4,342	4,137	4,216	7,489	4,292	8,303	5,754	5,007	2,766	₩ 17	Total.	
28,845	1,356	1,949	936	2,647	2,167	2,411	4,068	2,261	4,679	3,306	1,995	1,070	₩ 18	Value of Contributions.	
251	10	15	7	21	18	20	34	21	42	31	20	12	£ 19	Proportionate claim on District Funeral Fund Capital.	Ass
20,449	149	645	700	1,280	2,188	1,714	1,970	1,946	1,862	2,470	1 2	5,527	tt 20	Capital.	Assets.
49,545	1,515	2,609	1,643	3,948	4,373	4,145	6,072	4,228	6,583	5,807	2,013	6,609	£ 2I	Total.	-
	:	:	140		236	:	:	:	:	53	:	3,843	£ 22	Surplus.	
3,119	346	385	:	394	:	71	1,417	64	1,720	:	2,994	:	£ 23	Deficiency.	
24 9							16 17					138 4	£ 3.	Capital per Membe	r.
- 3 14		7	ت	57		_	- 12 2						£ 8.	Surplus (+), Deficiency (-), per Member.	
11 0							10 10						26 8. d.	Value of Contributions.	Ratio to
7 10							OT.						s. d.	Capital.	Ratio to Liabilities per £1 of
18 10							16 3				1		$\frac{28}{s}$.	Assets.	per £1 of
-	15	1	10	9	00	7	6	OT	4	3	23	1	н	No.	

Yarra District, M.U.I.O.O.F., as at the 31st December, 1910.

66,677	579	3,186	2,869	5,066	3,610	1,385	4,519	5,213	2,982	4,018	7,378	9,503	16,369	# H	Value of Sick Pay.	
13,671	134	706	581	1,099	788	289	953	. 1,141	559	892	1,347	1,918	3,264	£ 31.	Lodge's proportion of value of sums payable at death by District.	Liabilities.
80,348	713	3,892	3,450	6,165	4,398	1,674	5,472	6,354	3,541	4,910	8,725	11,421	19,633	17 £	Total.	
42,101	573	2,712	1,997	3,828	2,723	954	2,906	3,608	1,740	2,734	4,139	4,814	9,373	₹ 13	Value of Contributions.	
39	:	63	2	3	22		ಎ	ಲ	2	ಲ	4	51	. 9	£ 19	Proportionate claim on District Funeral Fund Capital.	As
33,295	6	321	936	847	801	589	2,741	2,055	1,431	1,339	2,008		11,368	£ 20	Capital.	Assets.
75,435	579	3,035	2,935	4,678	3,526	1,544	5,650	5,666	3,173	4,076	6,151	13.672	20,750	2I £	Total.	
:	:	:	:	:	:	:	178	:	:	:	:	2,251	1,177	£22	Surplus.	
4,913	134	857	515	1,487	872	130	:	688	368	834	2,574	:	:	₩23	Deficiency.	
25 5							29 16						36 2	£ 24	Capital per Member.	
- 3 14			100			4	+ 1 19	6	-		19	.79		£ 8.	Surplus (+), Deficiency (-), per Member.	
10 6													9 7	26 8. d.	Value of Contributions.	Ratio to
8 3													11 7	8. d.	Capital.	Ratio to Liabilities per £1
18 9													21 2	8. d.	Assets.	s per £1 of
	1	15	11	10	3	00	7	6	Or	4	co	2	1	Н	No.	

							Number.	of—	tribution		Aver Age Mem	of	Quinque (+) or le equal to Victoria	rience du ennium g ess (-) th (=), that an Expen 1903-07.*	greater han, or t of the rience,	Rate	e of erest.
No.		Distric	et.				Members.	Wives.	Average Annual Contribution per Member.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation,
1		2					3	4	s. d.		6 yrs.	7. yrs.	8 % -33	9 %	10 %	11 %	12 %
I.	Bairnsdale	31s	t Dec	ember		1910 1905	577 522	354 328		4	$36\frac{3}{4} \\ 35\frac{3}{4}$	$37\frac{1}{2}$ $36\frac{3}{4}$	-33 	- 5	-17 -17	% 41 4	
II.	Ballarat		,,	"		1910 1905	1,753 1,576	1,103 1,046		0 3	$\frac{381}{42}$	$39\frac{3}{4}$ $38\frac{1}{4}$	+16	+ 5	-10 ··	414	
III.	Bendigo		,,	,,		1910 1905	2,917 3,153 H 1 }	1,844 2,050		7 0	39 37½	40¼ 39	+39	+10	- 4	$\frac{4\frac{1}{2}}{4\frac{1}{2}}$	
IV.	Castlemaine		"	,,		1910 1905	2,107 1,970	1,298 1,263		5	$42\frac{3}{4}$ $41\frac{1}{4}$	$\frac{41}{42\frac{3}{4}}$	+ 8	- 6 	-29 ··	414	
V.	Collingwood	15	,,	,,		1910 1905	1,843 1,460	1,169 978		6 0	$\frac{40\frac{3}{4}}{42}$	$39\frac{1}{4}$ $40\frac{3}{4}$	-13	- 6 	-32	$\frac{4\frac{3}{4}}{4\frac{1}{2}}$	
VI.	Corio		,,	**		1910 1905	879 524	467 354		6 3	$41\frac{1}{2}$ $44\frac{1}{4}$	$35\frac{3}{4}$ $41\frac{1}{2}$	-19	-11 	-40 	$\frac{3\frac{3}{4}}{4}$	
VII.	Hamilton	•				1910 1905	582 499	370 327		7 8	$\frac{38\frac{3}{4}}{37\frac{3}{4}}$	$39\frac{3}{4}$ $38\frac{3}{4}$	-46 ··	-31 ··	-37 	4 41	
VIII.	North Yarra				[1910 1905	$\left. egin{array}{c} 772 \\ H & 6 \\ 645 \\ H & 12 \end{array} \right\}$	499 438		0	40	39½ 40	-21	-12	-39	4 3 ³ / ₄	
IX.	Ovens and Murray		,,	,,		1910 1905	1,948 1,834	1,221 1,153		9	$\frac{36\frac{3}{4}}{36}$	$\frac{38}{36\frac{3}{4}}$	- 2	-14	+ 8	$\frac{3\frac{3}{4}}{3\frac{1}{2}}$	
X.	Port Fairy	••	"	,,		1910 1905	422 345	253 218		7	$42\frac{1}{2}$ $41\frac{1}{4}$	$40\frac{3}{4}$ $42\frac{1}{2}$		- 3	-39	414	
XI.	Port Phillip	•	,,	n		1910 1905	5,054 4,4 55	3,199 2,982		0 9	$\frac{42}{40\frac{1}{2}}$	$\frac{41\frac{1}{2}}{42}$	-18 	-17 	-24	4 4	
XII.	Sale		,,	,,		1910 1905	436 341	283 233		4 2	38 <u>1</u> 36	38 38 ¹ / ₄	-2	-16	+18	33 4	3
XIII.	St. Arnaud	•	٠,٠	,,	4	(1910 (1905	792 552	465 339		11	$\frac{37}{37\frac{1}{4}}$	$\frac{35\frac{3}{4}}{37}$	-10	- 6	- 4	41 42 43	0
XIV.	South Gippsland		,,	,,		(1910 (1905	638 411	349 258		3 4	34	$\frac{32\frac{1}{2}}{34}$	-10	+ 8	+25	3 1 2 1	1
XV.	South Melbourne		,,	,,	{	(1910 (1905	2,068 1,624	1,345 1,090		6	41 40½	39¼ 41	+ 3	-19 	- 3	41	
XVI.	Warrnambool		,,	,,	{	(1910 (1905	595 479	337 289		6 2	$39\frac{1}{4}$ $39\frac{3}{4}$	383 393		+ 7	-13	33	
XVII.	Wimmera	•••	,,	,,	{	1910 1905	847 787	557 550		4 2	$38\frac{3}{4}$ $38\frac{3}{4}$			-22	- 7	4 3	
xvIII.	Yarra Yarra		,,	,,	{	(1910 (1905	1,319 1,053	847 684		11 7	38½ 36¾			- 7	-33	4 3	
					(1910	25,549 \	15,960	37	4	401	39	-2	-8	-16	4	1
	The Whole S	ociety			.: {	1905	$\left\{ egin{array}{c} { m H} & 6 \ { m S} \ { m 22,230} \ { m H} & 13 \ { m S} \end{array} \right\}$	14,580	35	8	391	40		1		4	

H = Half benefit Members.

* See note page 14.

Office of the Government Statist, Melbourne, 26th October, 1911.

M.U.I.O.O.F., as at the 31st December, 1910.

72,070 72,070 72,070 72,070 72,046	Liabilities. Value of Sums payable at Death. 13,506 18,506 18,506	15 £ £ 33,170 27,551 108,576 89,980	Value of Contributions. Value of Contributions.	Assets. Assets. Capital. Capital. 53,879 52,519	Total. 18 28,208 29,960	19 Surplus. 2,980	Deficiency.	25 20 11 17 25 25 Capital per Member.	Surplus (+), Deficiency (-), per Member.	9 9 121 8 Value of Contributions. Ratio	Value of Contributions. Value of Contributions.	s per 8 20 20 20 20 20 20 20 20 20 20 20 20 20
90,070 72,046	18,506 17,934	108,576 89,980		53,879 52,519	106,230 92,960		2,346					
145,445 127,093	29,752 32,824	175,197 160,017	85,000 85,046	22,655 22,841	107,655 107,887	::	67,542 52,130	7 15	- 23 3 - 16 11	9 9	2 7 2 10	
117,493 90,963	23,996 24,153	141,489 115,116	65,549 54,545	28,795 27,243	94,344 81,788	::	47,145 33,328	13 13 13 16	- 22 8 - 16 18	9 8	4 1 4 9	
89,616 60,683	18,384 15,487	108,000 76,170	54,267 38,840	42,653 36,662	96,920 75,502	: :	11,080	25 25 25 25	- 6 0	$ \begin{array}{ccc} 10 & 1 \\ 10 & 2 \end{array} $	7 10 9 8	
43,858 21,961	8,855 5,804	52,713 27,765	30,246 14,444	13,723 12,964	43,969 27,408	::	8,744 357	15 12 24 12	- 9 19 - 0 14	11 6 10 5	5 2	16
3 0,650 19,794	6,289 5,281	36,939 25,07	467	19,470 14,669	37,937 29,469	998 4,394	: :	33 9 29 6	+ 1 14 + 8 16	10 0 11 10	10 6 11 8	20
41,016	8,422	49,438	23,415	7,059	30,472	:	18,966	9 3	- 24 11	9 6	2 10	12
28,666	7,531	36,197	17,621	6,026	23,647	:	12,550	9 4	- 19 6	9 8	3 4	13
98,836 76,505	20,267	119,103 95,774	66,007 59,964	42, 55 1 32,954	108,558 92,918	::	10,545 2,856	21 17 17 12	- 5 8 - 1 11	11 1 12 6	7 2 6 11	18
21,958 15,411	4,502 3,934	26,460 19,345	12,873 9,625	11,868 10,716	24,741 20,341	996	1,719	28 2 30 19	- 4 1 + 2 18	9 9	8 11 11 1	18 21
262,865 192,798	53,843 48,966	316,708	146,831 117,909	155,334 130,758	302,165 248,667	6,903	14,543	30 15 29 6	- 2 18 + 1 11	9 3	9 10 10 10	19
22,032 13,663	4,515 3,508	26,547 17,171	14,913 10,588	10,623 8,206	25,536 18,794	1,623	1,011	24 7 23 14	- 2 6 + 4 15	11 3 12 4	8 0 9 7	19
36,069 20,477	7,350 5,148	43,419 25,625	26,073 15,980	17,869 11,199	43,942 27,179	523 1,554	::	22 11 20 2	+ 0 13 + 2 17	12 0 12 6	8 8 9 3	20
31,184 17,589	6,267 4,335	37,451 21,924	24,792 15,433	5,400 2,612	30,192 18,045	::	7,259 3,879	8 9 6 4	- 11 8 - 9 9	13 3 14 1	2 11 2 4	16
102,123 66,281	20,955 17,134	123,078 83,415	63,180 43,129	49,456 39,780	112,636 82,909	::	10,442 506	23 18 24 9	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	10 3 10 4	8 I 9 6	100
30,980 20,299	6,2 5 6 5,215	37,2 3 6 25,514	18,986 13,493	8,875 7,553	27,861 21,046	:::	9,375 4,468	14 18 15 15	- 15 15 - 9 7	10 2 10 7	4 9 5 11	
43,693 32,44 4	8,971 8,442	52,664 40,886	28,845 24,762	20,700 17,060	49,545 41,822	936	3,119	24 9 21 11	- 3 14 + 1 4	11 0 12 1	7 10 8 4	18
66,677 45,074	13,671 10,750	80,348 55,824	42,101 31,324	33,334 25,423	75,435 56,747	923	4,913	25 5	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	10 6 11 3	9 1	18
1,302,089	266,447	1,568,536	792,654	559,827	1,352,481	:	216,055	21 18	- 8 9	10 1	7 2	. 1
		241.054 1.185.113 624.729	624,729	470,608	1,095,337	:	89,776	21 3	4	10 7	7 11	

A. M. LAUGHTON, F.I.A., F.F.A.,
Government Statist.

SEVENTH VALUATION OF COURT ARARAT, A.O.F.

Letter from the Government Statist to the Secretary forwarding Results of his Valuation.

Office of the Government Statist, Melbourne, 26th October, 1911.

SIR,

I have the honour to forward herewith my report on the financial condition of Court Ararat, Ancient Order of Foresters, together with an abstract of the results of my valuation as at 31st December, 1910, as required by the Friendly Societies Act 1890.

There is a surplus shown of £1,368.

The rate of interest obtained by the Society on its funds during the past quinquennium has been very low, having averaged only 3 per cent. per annum.

I have, &c.,

A. M. LAUGHTON, Government Statist.

C. A. Brandt, Esq., Secy. Court Ararat, A O.F., High-street, Ararat.

- 1. Established in the year 1862.
- 2 Situated in Ararat.

3. TABULAR SUMMARY of the present Valuation as at the

Of the state of the state of		1 1 KH A	Mem	bers.	ceding	ence dur g Quinque r (+) or l	ennium			Rate	of Int	erest.	
Valuation Date.	Number o	Contribution	Ave	rage ge.	than,	or equal that of trian Experience 1903-07.	to (=),		Funds	durin	d on T	ceding	
as at the—	Members.	Wives. Average Annual Corper Member.	Beginning of Quinquennium.	End of Quinquennium.	Mortality.	sickness.	Secessions,	ıst Year.	2nd Year.	3rd Year.	4th Year.	5th Year.	Average,
grat December, 1910 grat December, 1905	18	s. d. 16 32 9 17 32 9	yrs. 592 573		%	%	% 	% 3 ¹ / ₄ 4 ³ / ₄	% 34 54	% 24 63 64	% 2 6½	% 3½ 6	% 3 5 ³ / ₄

* See note page 14.

- 4. I have taken the Victorian Friendly Societies' Experience, 1903-07, as the basis of the Valuation Tables employed.
- 5. The membership of the Society declined from 20 in 1905 to 18 in 1910, and the average age of members increased from 59½ years to 64 years in the same period.
- 6. The average rate of interest carned during the quinquennial period on the Sick and Funeral Funds combined was only 3 per cent., as compared with a rate of 53 per cent. for the quinquennium 1901-5.

Office of the Government Statist,

Melbourne, 26th October, 1911.

REPORT OF THE GOVERNMENT STATIST. Abstract of the Results of the Seventh Valuation of Court Ararat, A.O.F.

eral Benefits.

			- CHOMON					1		
Nature of Benefits.	Number of Benefits.	Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	Net Liability.	Capital.	Surplus (+) Deficiency (-),
		£	s. d.	£	£	£	£	£	£	A
Siek allowances payable— During first six months' sickness, at 20s. per week! During second six months' sickness, at 10s. per week After second six months' sickness, at 52s. per week. Sums payable at death of members, at £20	18	27.81	24 3	2 06	• •	423 104 435 255		1,002	2,370	+1,368
Sums payable at death of wives at	16	7.65	8 6	72	10.0	63	· · · j			

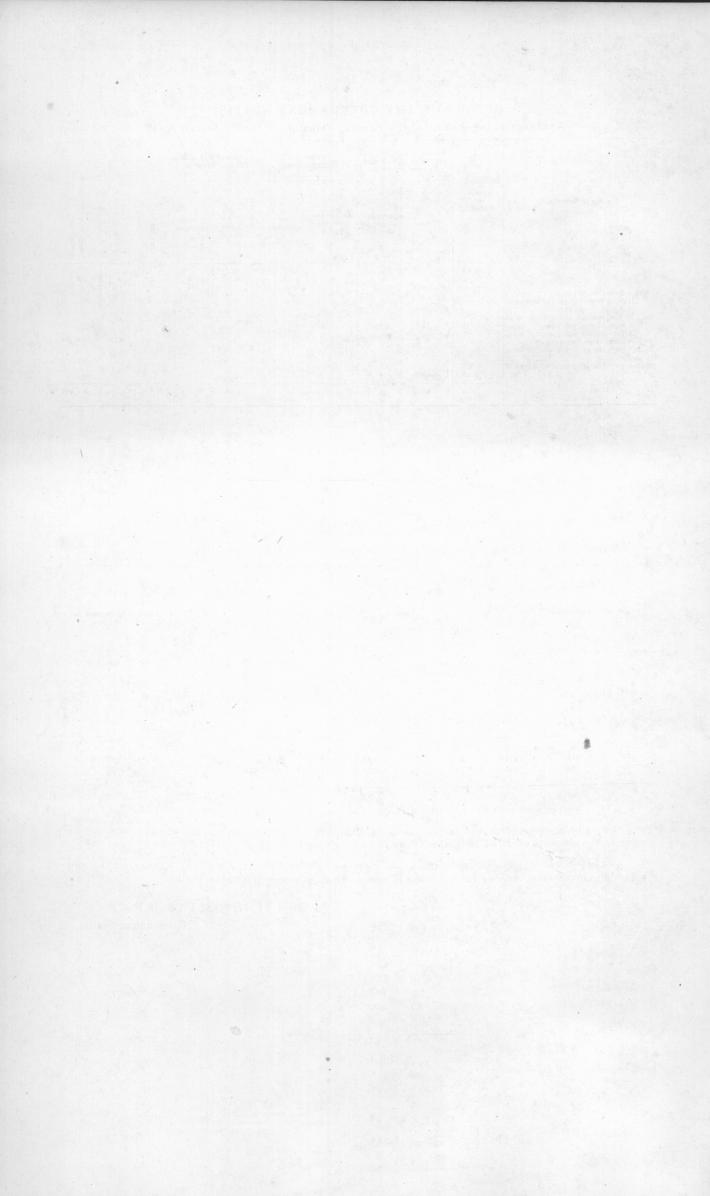
31st December, 1910; and of the preceding Valuation as at the 31st December, 1905.

	Liabilities.			As	sets.					Ratio to	Liabilities of the—	per £1
Value of Sick Pay.	Value of Sums payable at Death.	Total.	Siok Fund.	Econtri-	Capital.	Total.	Surplus.	Capital per Member.	Surplus (+), Deficiency (-), per Member.	Value of Contributions.	Capital.	Asseta
£ 962 761	£ 318 291	£ 1,280 1,052	£ 206 226	£ 72 79	£ 2,370 2,087	£ 2,648 2,392	£ 1,368 1,340	£ s. 131 13 104 7	£ s. +76 o +67 o	s. d. 4 4 5 10	s. d. 37 ° 39 8	s. d 41 45

- 7. There is a surplus shown of £1,368, and the ratio of assets to liabilities is 41s. 4d. in the £1.
- 8. The above surplus and ratio of assets to liabilities are dependent on the assets being of equal value to the amounts at which they appear in the Society's books.
- 9. It should be possible to increase the average rate of interest carned by placing in the new Victorian Government Special Inscribed Stock money which is now deposited in Banks.

A. M. LAUGHTON, F.I.A, F.F.A.,

Government Statist.



APPENDIX B.

CONTRIBUTIONS AND BENEFITS.

APPENDIX B.

ENTRANCE FEES and ANNUAL CONTRIBUTIONS paid by Members to the several Funds, and the Benefits given therefor, in the Friendly Societies of Victoria, compiled from the Rules of the Societies as at 28th September, 1911.

Contributions of Old Members (those in Society prior to adoption of present scale) (O.M.).

				Entran	ce Fees (E.F.)	and Annual C	ontributions	(A.C.).	Statistic						Ι	Benefits.		
	0		Entrance	Fee.			Annual Cor	ntribution.	petraj	Member's Wife (W.), Wife over 40, Second Wife (2nd W.),	Siel	Pay per	Week du	ring—	Funeral Bo	enefit Payable at ath of—		New Members are entitled to—
Society.	Initia- tion Age.			To the				To the—	A.A. Marie	Widow (D.), or Child (C.).	First	Second	Third Six	Fourth Six		Wife (W.), Second Wife	Medical Attendance and Medicine to—	Full Sick Pay (S.P.), Full
	8	Total.	Funeral Fund.	Sick Fund.	Medical and Management Fund.	Total.	Funeral Fund.	Sick Fund.	Medical and Management Fund.	Entrance Fee, Annual Contribution to the Funeral Fund.	Six Months.	Six	Months and after.	Months and after.	Member.	(2nd W.), Widow (D.), Child (C.).		Funeral Benefits (F.B.), after—
1		3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
M.U.I.O.O.F.	16—20 20—25	s. d. } 5 0			8. d. 5 0		30 34	8	Fixed by Lodge.		8. 20	s. d. 13 4	s. Io		£ 20	W. £10	Member, wife, and chil dren under 18.	Months. S.P 6 F.B. Pay
	25-30 30-33	7 6			7 6		(39 47 52	0 8	30								Widowed mother of un- married member.	week's con
	33—36 36—38 38—40	5					(56)	4 8		1 + 5							Also widow and children on payment of fees.	off S.F. 5
	or 16—40	10 6			10 6		prior to 1s who paid fee of 55s. is allowed to	ber initiated t July, 1885, an entrance or upwards, the following) (1000 (100) (100 (100) (100)					1				weeks.
		70			64		scale:— Age at en 32—35 35—36	from above try. s. d. 2 2 4 4	61		31	31	31		31	31	69	31
No. of Rule		56	-		- 01				20000000							STATES AND STREET, STATES AND ADDRESS.		
G.U.O.O.F.	16—20 20—24 24—28 28—30		••		s. d., 2 6	s. d. 58 6 62 10 67 2		s. d. 16 6 30 10	8. 32 32 32	W., under 40, E.F. 4s. to 12s., acc. to age. 2nd W., under	s. 20	\$. 10	s. 5	••	£ 20	W., £10 2nd W., £10	Member, wife, and children under 18. Widowed mother of unmarried member.	
	30—32 32—34 34—35	3 0			5 0	} 71 6 75 10 } 80 2		39 6 43 10 48 2	32 32 32	40, E.F. 218. D., A.C., from 38. 8d. to 268. 4d., acc. to					7.	D., £10	Also widow and children unmarried daughter over 18, and honorar	n, s <u>1</u> ,,
	35—37 37—40	7 6			7 6	84 6	per cent. t	52 6 cent. and 10 hereof to F.F I United Sick	1000	ages, 21-70							member and family, of payment of fees.	S.P. aft off S. 104 or 1 weeks.
We of Rule		61			62	62		pectively. For ts, half rates. 62		61, 45	68	63	68		45	4.5	73, 65	66, 45, 6

	No. of Rule		89			89	97, 120	97, 118	120	98	101	101	101		114	114, 98	74	100, 102
7.	Geelong and Western Dis- trict, A.O.F.	16—20 20—24 24—28 28—32 32—34 34—37 37—40	s, d.			s. d.	s. d. 56 0 60 4 64 8 69 0 73 4 77 8 82 0	8. d. 25 0 30 4 34 8 39 0 43 4 47 8 52 0 20% thereof to F.F	8. 30 30 30 30 30 30	W., over 40— E.F., 428. 2nd WE.F., 428.	s. 20	s. 10	s. 5	••	£ 20	W., £10	Member, wife, and children.	Months. S.P 12 ½ ,, 6 F.B 12 ½ ,, 6 S.P. after off S.F. 52 weeks.
	No. of Rule		77	28	82		79	79, 28	79	28, 37	88	88	- 88		37	37	117, 37, 81,	88, 37
6.	Bendigo District, A.O.F.	16—20 20—21 21—24 24—28 28—31 31—32 32—34 34—37 37—40	s. d. 2 6 5 0 7 6	s. d. 2 6 2 6 2 6	s. d.		8. d. 62 10 65 0 69 4 71 6 73 8 78 0 82 4	8. d. 32 6 34 8 39 0 41 2 43 4 47 8 2 0	8. d. 30 4 30 4 30 4 30 4 30 4 30 4 30 4	W., E.F.— s. d. 18—25 2 6 25—30 5 0 30—35 7 6 35—40 12 6 2nd W.—E.F., 20s. in addition to above. A.C., 6s. D.—A.C., 12s.	s. 20	8. 10	s. 5	••	£ 20	W., £10 2nd W., £10 D., £10	Member, wife, sons under 1% daughters under 21. Also widowand children, and honorary member and family, on payment of fees.	Months. S.P 12 F.B 12 S.P. after off S.F. 104 weeks.
₩	No. of Rule	**	91			100	97	97, 45	100	47A, 52, 47	119	119	119	119	47	47	78, 94	119, 47, 118
4.	U.A.O.D	16—20 20—24 24—25 25—28 28—32 32—34 34—37 37—40	s. d			s. vl.	s. d. 58 0 62 4 66 8 71 0 75 4 79 8 84 0	8. d. 26 o 30 4 34 \$ 39 0 43 4 47 8 52 0 For half benefits half rates 20 % thereof to F.F.	8. 32 32 32 32 32 32, 32, 32	W. under 40— E.F., 2s. 6d. 40–45— E.F., 2s. 6d. A.C., 1cs. 2nd W., under 40— E.F., 10s. 6d. 40–45— E.F., 1os. 6d. A.C., 1os. D., A.C., 1os.	\$. 20	\$. IO	8. 5	s 5 during pleasure of branch, if initiated subsequent to end December, 1896.	£ 20	W., £10 2nd W., £10 D., £10	Member, wife, and children under 18. Widowed mother of unmarried member. Also widow and children, unmarried daughter or sister of member, and honorary member and family, on payment of fees.	Months. S.P 12 ½ ,, 6 F.B 12 ½ ,, 6 S.P. after off S.F. 52 weeks.
	No. of Rule	56	109		/ 	113	~ 109	thereof to F.F.	111	D., A.C., 8s.	115	115	115	**	121	121	Also widow and children unmarried daughters over 18, and deceased member's widowed mother, on payment of fees. 125, 127, 128	S.P. after off S.F. 26 weeks.
13982	1.0.0.F	16—20 20—24 24—26 26—28 28—32 32—34 34—37 37—40	s. d. 2 6			s. d. 2 6	8. d. 56 4 60 8 65 0 69 4 73 8 78 0 82 4	s. d. 25 4 29 8 34 0 38 4 42 8 47 0 51 4	31 31 31 31 31 31	W., E.F.— 16—26 1 26—36 2 36—40 4 2nd W., E.F., 42s.	\$. 20,	s. d. 12 6	s. 5 during pleasure of branch.		£ 20	W., £10 2nd W., £10 D., £10	Member, wife, and children under 18. Widowed mother, and orphan brothers and sisters under 18 of unmarried member.	Months. S.P 6 F.B 6

^{*} Formed for the purpose of assisting branches unable to meet sick claims.

				Entran	ce Fees (E.F.)	and Annual C	ontributions ((A.C.).]	Benefits.		
			Entrance	Fee.			Annual Con	tribution.		Member's Wife (W.), Wife over 40, Second Wife	Sic	k Pay pei	Week du	ıring—	Funeral B	enefit Payable at eath of—		New Members are entitled to—
Society.	Initia- tion Age.			To the	_			To the—		(2nd W.), Widow (D.), or Child (C).	First	Second	Third Six	Fourth Six		Wife (W.), Second Wife	Medical Attendance and Medicine to—	Full Sick Pay (S.P.), Full
		Total.	Funeral Fund.	Sick Fund.	Medical and Management Fund.	Total.	Funeral Fund,	Sick Fund.	Medical and Management Fund.		Six Months.	Six	Months and after.	Months and after.	Member.	(2nd W.), Widow (D.), Child (C.).		Funeral Benefits (F.B.) after—
9. Melbourne District, A.O.F.	2 10-20 20-22 22-24 24-26 26-28 28-30 30-32 32-34 34-35 35-36 36-37 37-38 38-39 39-40	Back contributions from 40.	4	5	6	8. d. 56 4 58 6 60 8 62 10 65 0 67 2 69 4 71 6 73 8 75 10 78 0 80 2 82 4	26 28 30 32 34 36 39 41 43 45 47 49 52	4 6 8 10 2 4 6 8 8 10 0 2 with 17 % with 17 % S. and F	10 8, d, 30 4 30 4	11 W.—E.F., 2s. 6d. 2nd W.—E.F., 10s. 6d. A.C., 12s. D.—A.C., 12s.	12 s. 20	13 s. 10	14 s. 5	15	16 £ 20	17 W., £10 2nd W., £10 D., £10	18 Member, wife, and children under 18. Widowed mother of unmarried member and her children under 18. Also honorary member and family on payment of fees.	19 Months, S.P 12 ½ , 6 F.B 12 ½ , 6 S.P. after off S.F. 52 weeks.
No. of Rule		46			••	49	77	7, 21	77	47, 48, 25	79	79	79		25	25	73, 50	79, 25
10. Ovens and Murray Dis- trict A.O.F.	16—20 20—21 21—24 24—28 28—30 30—32 32—34 34—35 35—37 37—40	s. d. } 5 0 7 6 10 0 15 0 60 0 with back contributions			s. d. 5 0 7 6 10 0 15 0	s. d. 60 4 64 8 69 0 73 4 77 8 82 0 86 4	52	o 4 8 0	s. d. 34 4 34 4 34 4 34 4 34 4 34 4 34 4	W., over 40, A.C., 58. 2nd W., A.C., under 30, 48. 30—40 58.	8. 20	S. IO	s. 5		£ 20	W., £10 2nd W., £10	Member, wife, and children under 18. Also widow and children, and honorary member and family on payment of fees.	12,, 6 F.B 12 12,, 6
No. of Rule	-	from 40. 79, 81			126	80, 82	80, 1	26, 35	126, 82	80, 43	128	128	128		41	41, 43	119, 120, 73	128, 41

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12, Court Warrnambool, A.O.F.	16—20 20—22 22—24 24—26 26—28 28—30 30—32 32—34 34—35 35—37 37—38 38—39 39—40	s. d. 2 6 20 0 with back contributions from 40			8 d. 2 6	8. d. 56 4 58 6 60 8 62 10 65 0 67 2 69 4 71 6 73 8 75 10 78 0 80 2 84 84 6	8. d. 26 o 28 2 30 4 32 6 34 8 36 Io 39 o 41 2 43 4 45 6 47 8 49 Io 52 o 54 2	8. d., 30 4 30 4 30 4 30 4 30 4 30 4 30 4 30 4	W., E F., 2s. 6d. W., over 40 — E.F., 2s. 6d. A.C., 10s. 2nd W.— E.F., 10s. 6d. A.C., 12s. D., A.C., 12s.	8. 20	s. 10	s. 5		20	W., £10 2nd W., £10 D., £10	Member, wife, and chi dren under 18. Widowed mother of un married member. Also widow and children and honorary membe and family on pay ment of fees.	F.B 12 2 , 6 as.P. after off s.F. s2
No. of Rule		12	• •	• •	45	15	45	45	13, 14, 16	46	46	46	••	16	16, 14	42, 18, 28	46, 16
13. Court Unity, A.O.F.	18-21 21-23 23-25 25-27 27-29 29-30 30-32 32-33 33-35	s. d. 7 6			s. d. 7 6	8. d. 60 8 62 10 65 0 67 2 69 4 71 6 73 8 75 10 80 2	8. d. 30 4 32 6 34 8 36 10 39 0 41 2 43 4 45 6 O.M. — 18-28 36 10 28-35 39 0 35-40 42 3 40-42 43 4 42-44 49 10 00.39-44 41 2	s. d. 30 4 30 4 30 4 30 4 30 4 30 4 30 4 30 4	W., over 35 E.F., 1058. 2nd W., E.F., 848.	8. 20	S. IO	8. IO	8. 5	£ 20	W., £10 2nd W., £10	Member, wife, and children under 18. Also widow and children, and honorary member and family, on payment of fees.	F.B 12
No. of Rule	• •	100	••	••	128	101	101	101	102	141	141	141	141	135	135, 102	56, 64, 95	140, 135, 142
15. Court Ararat, A. O. F.	18-22 22-25 25-28 28-31 31-34 34-37 37-40 40 and over	s. d. 15 0 17 6 20 0 25 0 30 0 35 0 40 0 45 0 with back contributions from 40.		8. 6 7 8 8 10 12 14 16	s. d. 9 0 10 6 12 0 15 0 18 0 21 0 24 0	s. d. 65 o 67 2 69 4 71 6 78 o 86 8	S. d. S. d. (22 7½ 23 55 24 4 27 9½ 26 27 9½ 27 9½ 27 9½ 27 9½ 27 9½ 27 9½ 27 9½ 27 9½ 27 9½ 27 9½ 28 28 35.8 6 24 4 4 35-40.8 6 26 0\$	8. d. 33 104 35 25 36 6 37 98 41 88 46 105 54 88	2nd W., E.F. 428. D., A.C., 6s.	s. 20	s. 10	8.		£ 20	W., £10 2nd W., £10 D., £10	Member, wife, and children under 16	Months. S.P 12 ½ , , 6 F.B 12 ½ , , 6 S.P. after off S.F. 52 weeks.
Amended Rule)	••	(2)		(4)	(4)	3)	(4)	(4)	79, 24 Dist.	74	74	74		79	79, 24 Dist.	70	74, 24 D ist.

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				Entrance	e Fees (E.F.)	and Annual Co	ntributions (A. C.).								Benefits.		
			Entrance	Fee.			Annual Co	ntribution.		Member's Wife (W.), Wife over 40, Second Wife	Sie	ck Pay pe	r Week d	uring—	Funeral B	enefit Payable at eath of—	- A	New Members are entitle to—
Society.	Initia- tion Age.	Total.		To the	9-	Total		To the—	a	(2nd W.), Widow (1), or Child (C.).	First Six	Second Six	Third Six	Fourth Six Months		Wife (W.), Second Wife	Medical Attendance and Medicine to—	Full Sick Pay (S.P.) Full
		Total.	Funeral Fund.	Sick Fund.	Medical and Management Fund.		Funeral Fund.	Sick Fund.	Medical and Management Fund.			Months.	Months and after.	and after.	Member.	(2nd W.), Widow (D.), Child (C.).		Funeral Benefits (F.B), after—
1 I.O.B	2 16 17 18 19 20 21 22	s. d.	4	5	8. d.	8. d. 28 4 29 8 30 8 31 4 32 4	8 8. d. 3 4 3 8 3 8 4 0 4 0 4 4	9 8. d. 21 0 21 8 22 0 22 8 23 4 24 0 25 0	10 8 4 4 4 4 4 4	11 W., 2nd W., and D., A.C. Age s. d. 16-18 2 8 18-21 3 0 21-23 3 4 23-26 3 8	1º 8. 20	13 8. 20	14 8. 10	15 8. 5	16 £ 20	17 W., 15 2nd W £15 D., £15	IS Member, wife, and children under a fixed age, as arranged with medical officer. Widowed mother of	F.B stooff S.F.
	23 24 24 25 26 27 27 28 29 31 32 33 34 35 36 37 38 39 41 42 43	2. 6			2.6	33 4 34 4 35 4 36 8 37 8 8 42 4 45 8 45 8 50 4 55 0 58 0 62 4 67 8	4 4 8 8 4 8 8 5 5 5 4 8 8 6 6 6 7 7 4 8 8 4 8 8 9 9 9 8 8 9 10 0 8	25 0 8 27 4 28 4 4 31 4 4 32 4 8 33 35 0 0 37 4 8 40 41 8 45 0 0 47 8 8 8 53 0 0 53	4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	23-20-3 26-28 3 4 0 28-30-4 30-32-4 8 32-33-5 5 5 8 36-36-5 8 36-37-6 0 37-39-6 6 40-44-7 42-43-7 42-43-7 42-43-7 8 43-44-8 8eparate assurance. W. prior to 16.4.86, A.C., 48.						separate assurance.	unmarried member. Also widow and children and honorary member and family, on payment of fees.	weeks.
	44-45					vith medical fees, and levies if necessary.	For half be	55 one enefits, half tes.	with medical fees, and levies if necessary.									
								2s. thereof to Tent Relief Fund.*										
No of Rule	••	Ch. xii., Cl.	1		Ch. xiv., Cl.	Ch. xiv., Cl. 1,	Ch. xiv., Cl. 1,	Ch. xiv., Cl 1, Ch. vii., Cl. 3	. Ch. xiv., Cl. 5	Ch. xiv., Cl. 1 Ch. xxv., Cl. 1				, Ch. xxii., Cl. 1	Ch. ix., Cl. 1	Ch ix., Cl. 1	Ch. xvi., Cl. 24; Ch. xxv. Cl. 1; Ch. xili., Cl. 1	

	1	s. d.			8. d.		8. d.	1	1	1 8.	s.	8.	8.	£	1		Months.
21A. O.S.T	16-21 21-25 25-29 29-32	8. W.			o. u.		26 o 30 4 34 8 39 o	Fixed by division.	W., 2nd W., Wid Mother and D., A.C. Age s. d.	0.M. abo	initiated ve age 27	previous paying	5 to 1894 old rates	20	W., £15 2nd W., £15 Wid. Mother, £15	Member, wife, and children under 18. Widowed mother of	S.P 12 F.B 12
	32 - 35 35 - 37 37 - 40 40 - 41 41 - 44	2 6	••	••	2 6	••	43 4 47 8 52 0 56 4 60 8		16—18 2 8 18—21 3 0 21—23 3 4 23—26 3 8 26—28 4 0	Ballt. & Sandt.	on tri buti	ons recei	ve in :—		D., £15 separate assurance.	unmarried member. Also widow and children on payment of fees.	S.P. after off S.F. 52 weeks.
	44—45 45 and over	with back contributions from 45			••	**	65 o in thereof to F.F. For half benefits, half rates. O.M. Contributions var in the three G.Ds.	7	28-30 · · 4 4 30-32 · · 4 8 32-33 · · 5 0 33-35 · · 5 4 35-36 · · 5 8	Melb.	10	6	• •		W. of O.M. paying old rates, £10.		
		ĝ.					in the three G.ps.		36-37 6 o 37-39 6 4 39-40 6 8 40-41 7 o 41-42 7 4 42-43 7 8	G.Ds. 20	s. d. 12 6	9	4				
									43-44 8 o 44-45 8 4 separate assurance. W. (contrib.)								
No. of Rule		79, 81			136	• •	112, 41	136	prior to 1.6.94, A.C., 48. 107, 99, 110	111, 115	111, 115	111, 115	111, 115	98	98, 110	127, 120	115, 98
22. H.A.C.B.S.	16-20 20-25 25-30 30-33 33 35 35-36 36-18	s. d. 2°6			3. d. 2 6	s. d. 56 4 60 8 65 0 69 4 73 8	s. d. 26 o 30 4 34 8 39 o 43 4	8. d. 30 4 30 4 30 4 30 4	2nd W.—E.F., 218. D., A.C. from 3s. 8d. to	8. 20	months and 10s.	kept financial if sick-		£ 20	W., £10 2nd W., £10 D., £10	Member, wife, and children under 18. Member's mother, sis- ters and brothers under 18, if dependent on him.	
	36—18 38—40	} 20 0	••	••	20 0	75 10 78 0	45 6 47 8 20% and 1s. thereof to F.F. and General Sick Fund* respec- tively.		26s. 4d. acc. to ages 21-70.			tinues, and mem- bership exceeds 5 years.				Also widow and children, mother of de- eeased member, and children, unmarried sisters and daughters over 18, and honorary member and family, on payment of fees.	S.P. after off S.F. 104 weeks
No. of Rule		121			227	124	80, 228, 157 A.	228	123, 158	142	142	142	0.0	158	158, 123	138, 27	141, 158, 144
23. O. S. A	16-18 18-20 20-21 21-25 25-26 25-29 29-30	s. d. 5 0 7 6			8. d. 5 ° 7 6	s. d. 52 0 56 4 60 8 65 0	s. d. s. d. 5 4 20 8 6 8 23 8 8 0 26 8 9 0 30 0 10 0 33 4	8. 26 26 26 26 26	W., E.F.— 8. d. Under 251 0 25—30 1 6 30—35 2 6 35—40 4 0 2nd W., E.F.,	o.M. p		s. 5 during plea- sure of branch form rate	•	£ 20 O.M. paying uniform rate, £15.	W., £10 2nd W., £10 W. of O.M. paying uniform rate, £7 1cs.	Member, wife, and children under 18. Widowed mother of unmarried member. Also widow and chil-	½ ,, 6 F.B, 12 S.P. after
	30-32 33-35 35-3 35-39 39-40	12 6			12 6	73 8 78 0 82 4	11 0 36 8 12 0 40 0 13 0 43 4	26 26 26	408.	g. 15		during plea-				dren and honorary member and family, on payment of fees.	off S.F.104 weeks.
Members who joined prior to August, 1886, over age 40.	40 41 41 - 42 42 - 43 43 - 44 44 - 45 45 46 46 - 47 47 - 48 48 - 49 49 - 50	}	••	••		86 8 91 0 95 4 99 8 104 0 108 4 112 8 117 0 121 4 125 8 with levies if necessary.	14 0 46 8 15 0 50 0 16 0 53 4 17 0 56 8 18 0 60 0 19 0 63 4 20 0 66 \$2 21 0 70 0 22 0 73 4 23 0 76 8 0.M. receiving reduce benefits pay:—	25 25 26 26 26 26 26 26 26 25 26 with levies if necessary				sure of branch.					
No. of Rule		29			29		s. s. d.				34	34		38 G. L.	38 G. L.	4, 42, 8	34, 38 G.L.
and, or mule		20			29	32, 31	32, 30 32, 30	32, 31	38 G.L.	34	1 04	1 34		1 00 G. 11	, 90 G. L.	1, 12, 0	31, 00 U.L.e

^{*} Established to aid Branches unable to meet legitimate demands.

UNIO										1								
				Entran	ce Fees (E.F.),	and Annual C	Contributions	(A.C.).							I	Benefits.		
Society,			Entrance	e Fee.	5		Annual Cor	ntribution.		Member's Wife (W.), Wife over 40, Second Wife	Sic	k Pay per	Week d	aring—	Funeral B	denefit Payable at eath of—		New Members are entitled to -
	Initia- ti n Age.			To the	·-			To the—		(2nd W.), Widow (D.), or Child (C.).	First	Second	Third Six	Fourth Six		Wife (W.), Second Wife	Medical Attendance and Medicine to—	Full Sick Pay (S.P.)
		Total.	Funeral Fund.	Sick Fund.	Medical and Management Fund.	Total.	Funeral Fund.	Sick Fund.	Medical and Management Fund.	Entrance Fee, Annual Contribution to the Funeral Fund.	Six	Six Months.	Months	Months and after.	Member.	(2nd W.), Widow (D.), Child (C.).		Full Funeral Benefits (F.B.), after—
1 25, G.U O.F.G.	2 16-20 20-25 25-30 30-33 33-35 35-36	3 s. d. 2 6 5 0	4	5 8.	6 s. d. 2 6	7	8 26 30 34 39 }43	8 0	10 Fixed by lodge	2nd W.—E.F., under 40 years of age, 218.; 40 and over, 1008. D., A C. from	12 8. 20	13 8. 10	14 8. 5	15	16 £ 20	17 W., £10 2nd W., £10 D., £10.	18 Member, wife, and children under 18. Widowed mother of unmarried member. Also widow and children and honorary	19 Months. S.P 12 ½ ,, 6 F.B 12 S.P. after off S.F. 5
No. of Rule	35—36 35—38 38—40	143		5 5	5 0 5 0		three-qua	8 ate rates for rter or half 25 per cent. 5 F.F.	94	4s. to 27s. according to age.	103	103	103		95	95, 100	member and family, on payment of fees,	weeks,
S.P.S	15-2c 20-24 24-28 28-30 30-32 32-36 36-40	s,			8. 	8. 54 60 63 66 72 78	3: 3: 3: 3: 4:	5 2 5 8 4	8. 28 28 28 28 28	••	8. 20	8.	during pleasure of branch.	9.9	£ 20	W., £10	Member, wife, and children under 18. Widowed mother of unmarried member and her family.	Months. S.P 12
No. of Rule		43	1	}	49	43	O.M. initia 23rd Jur 32s. at al those ad 23rd Jur 1st Janus	of to F.F. ted prior to ne, 1885, pay Il ages; and mitted from ne, 1885, to ary, 1896, pay 228; 30—35, 40, 448.			55	55	55		45 Dist.	45 Dist.	Also widow and children and honorary member and family, on payment of fees.	S.P. after off S.F. 10 weeks.
28. P.A.F.S	16—23 23—26 26—29	s. d. 2 6			s. d.	8. d. 56 4 60 8 65 0	8 24 31	. d. 6 o 0 4 4 8	8. d. 30 4 30 4 30 4	2nd W.— E.F., 42s, D., A.C., 1	8.	8. 10	8.		£ 20	W., £10 2nd W., £10	Member, wife, sons under 16, daughters under 18.	Months. S.P I
-	29-30) 3C-31 31-33 32-36 36-38 38-4c)	5 0			5 0	69 4 73 8 78 0 82 4 86 8	4 4 55 5 5 1 4 and 1s. th	3 4 7 8 2 0 6 4 hereof to F. E	30 4 30 4 30 4 30 4 30 4	D., A.C., 3 of Cols. 8, 9.						D., £10	Also widow and children widowed mother and children, and honorary member and family, on payment of fees.	S.P. afte
No. of Rule		7	1		76	117	lief Fund*	respectively 117, 40	116	127, 128	130	130	130		43	43	Sch. A., 126, 119	130, 43

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Mem e.s	16-23 23-29	ε. d 2 6			s. d.	s. d. 43 4 47 8	s. d. 13 O 17 4	s. d. 30 4 30 4	••	8. 10	5	s. d. 2 6 After receipt	**	£ 10	W., £5	Member, wife, sons under 16, daughters under 18.	Months. S.P 12 F.B 12
1	29-30 J 30-33 33-38 38-40	5 0			5 0	56 4 60 8	21 8 26 0 30 4	30 4 30 4 30 4				of £40 Sick Pay to					S P. after off S.F. 52 weeks.
Zo, of Rule		76			76	117	and is. thereof to F.F. and Grand Council Re- lief Fund* respectively. 117, 40	117		117	117	cease.		117	*117	Sch. A.	117, 130
210, 01 10116		s. ā.			8. d.	s. d.	8. d.	8.		8.	8.	8.		£ 20	W., £10	Member, wife, sons	Months. S.P 6
0. A.N.A	16—20 20—24	2 6			2 6	52 0 56 4	26 ° 3° 4	26 26	W., E.F., 2s.6d. 2nd W., E.F.,	20	10	5	••	20	2nd W., £10	under 16, daughters under 18.	F.B 6
	24—25 25—28	} 50			5 0	60 8	34 8	26	408.					,	D., £10	Widowed mother of un-	S.P. after
	28—30 30—32 32—34	7 6			7 6	65 0	39 ° 43 4	26 26	D., A.C., 8s.							married member. Also widow and chil-	off S.F. 52 weeks.
	34—35 35—37	} 10 0			10 0	} 73 8	47 8	26								dren, widowed mother of married member,	
	37-40	} 10 0	••	••	10 0	78 0 with levies if necessary.	0.M.— 16–40 26 0	with levies if necessary.								and honorary member and family, on pay-	
No. of Rule		4			55	4, 61	20 % thereof to F.F. 4, 60	4, 61	6, 24	14	14	14		24	24, 6	ment of fees. 10, 7, 30	14, 24
						s. d.	8. d.	8. d.	and W.—	8.	8.	5s.which		£ 20	W., £10	Member, wife, and chil-	Months, S.I' 12
2. G.S.R.S	16-20	Timmerwied)	(Unmarried	56 4 60 8 65 0	26 0 30 4 34 8	30 4 30 4 30 4	E.F., 208. A.C., 6s.	for 3	for 3 months	may af-	••		2nd W., £10	dren under 18.	reduced sick pay after 4
	24-28 28-31 31-34	Unmarried member 2s. 6d., mar-	\	\	member 2s. 6d.,	69 4	39 0	30 4 30 4	D., A.C., 8s. 8d	ond 158.	7s. 6d.	receipt for 3			D., £10	Widowed mother of un- married member and	
	34—37 37—40	ried member		1	married member 12s. 6d.	78 0 82 4	47 8	30 4 30 4	C., A.C., 4s. 4d († thereof to M. and M. Fd.)		for 3 months	months be re- duced or		-	C., £2 10s. if under 6 years of age;	her family. Also widow and chil-	reduced
	40—42 42—44				220. 00.	86 8 91 °	52 0 56 4 60 8 65 0	30 4 30 4	M. agu M. Fu.,			entirely with-			£5 from 6 to 18	dren and orphans under 18, on payment	
	4445)				95 4	O.M — 16-35 30 4	30 4				drawn.				of fees.	S.P. after off S.F. 52
							35-40 · · 34 8 40-45 · · 39 0										weeks.
No. of Rule		9		••	132	19	or 16-45 · · 30 4 19, 134, 18	132	25, 134, 136, 132	34	34	34, 35	••	72	72	51, 4, 151, 152	34, 36, 72, 37
36. C M.P.S	Under 30	8. 100							• •	No sic	k pay giv	en.			and amounts pay-	No medical benefits	
90. C M.F.S	30-45	extra for												The amoun	le at Death. nt payable as a peneach beneficiary	given.	
		every year over 30, or,				40s. and raise								member	of the age of 60 or, and the amount		
		in lieu of the 20s., 2s. a year extra	11		(or contribute another 20s.								payable	to the widow and of each beneficiary	580	
		contribution for every												ing the v	who has died durear (b) , is calculated		
		year over 30.)											follows:-	ose of each year, as —As the total of the all the beneficiary		
														members	s is to the total of the Pension Fund		
														(a), and Fund of	to the Immediate the Decease Fund		
		3						\						beneficia	s the age of each ry member to the able to him as pen-		
	-													sion (a) ,	or to his widow and (b), as the case may		
No. of Rule			١	.										be.	25		1

Soriety.	Entrance Fees (E.F.) and Annual Contributions (A.C.).									Benefits.								
	Initia- tion Age	Entrance Fee.				Annual Contribution.				Member's Wife (W.), Wife over 40, Second Wife	Sick Pay per		r Week during—		Funeral Benefit Payable at Death of—			New Members are entitled to—
			To the-			***	To the—			(2nd W.), Widow (D.), or Child (C.).	First	Second	Third Six	Fourth Six		Wife (W.), Second Wife	Medical Attendance and Medicine	Full Sick Pay (S.P.)
		Total.	Funeral Fund.		Medical and Management Fund.	Total.	Funeral Fund.	Sick Fund.	Medical and Management Fund.		Six Months.	Six	Months and after,	Months and after.	Member.	(2nd W.), Widow (D.), Child (C.),		Full Funeral Benefits (F.B.), after—
38 I.N.F	2 16—18 18—23 23—23 23—30 30—32 33—35 35—36 36—38 36—40	3 8. 10	4	5	6 8	7 8. d. \$2 0 \$6 4 60 3 65 0 65 0 69 4 73 8 78 0	8	o 4 8 0 4 8 0 thereof to	10 8. 26 26 26 26 26 26 26 26	11 W., E.F., 2s. 6d. 2nd W.— E.F., 1cs. 6d.	12 s. 20	13 s. 10	14 s. 5 for 12 months then kept financial if sickness continues and membership exceeds five years.		16 £ 20	17 W., £10 2nd W., £10	Member, wife, and children under 18. Widowed mother of unmarried member. Also widow and children, unmarried sisters, daughters over 18, brothers under 16, and honorary member and family, on payment of fees.	19 Months. S.P 12 ½ , , 6 F.B 12 ½ , , 6 S.P. after off S.F. 104 weeks.
No. of Rule		131	0.0		137	134	137,	65	137	129, 71	153	153	153	••		67, 71	109, 110, 117, 132	153, 67
39. M.T.B.S.	16—35 35—45	s. d. 2 6 15 0	::	••	s. d. 2 6 15 0	8. 65	s. d. 36 10		s. d. 28 2	D., A.C., 128.	8. 20	s. IO for 3 months, and 5s. for 3 months.			£ 20	W., £10 Also £10 on death of widowed mother of un- married mem- ber if supported by him. D., £10	Member, wife, and children under 18. Widowed mother of unmarried member and her children under 18. Also widow and children, on payment of fees.	CD often
No. of Rule		1				11	14		14	63B	48	48				58	61, 63A	47, 48, 57,

	,			1		1					,					
44. M.C.M.C., G.U.O.O.F	Under 30 30—35 35—38 38—40 40—43 43—45	s. 5 6 7 8 10 12		8. 5 6 7 8 10 12	8, 24 26 28 30 32 32 34	s. d. 18 0 19 6 21 0 22 6 24 0 25 6	s. d. 6 o 6 6 7 o 7 6 8 o 8 6	W., E.F.— s. d. under 302 o 30-322 6 32-343 o 34-363 6 36-384 o 38-404 6 40-425 o 42-445 6 41-456 o A.C4 o	s. Io	s. 5	an allow- ance equal to members contri- butions		£ 10	W., £5	No medical benefits given.	Months. S.P 12 F.B 12 S.P. after off S.F. for 52 or 104 weeks
No. of Rule	••	12		15	13	14	5	19	16	16	16	••	18	18		16, 18
45. C.B.S.	16-19 19-22 22 24 24-26 26 28 29-30 30-32 32-34 34-36 36-38 38-40	s. d.	s. d.	*1		8. d. 34 8 36 10 39 0 41 2 43 4 45 6 47 8 49 10 52 0 56 4 60 8	Fixed by Society.	••	20	s. IO	8.	••	£ 20	W., £10	mother if dependant	1, 6 F.B 12 S.P after off S.F. 52
No. of Rule		20	40	n,		21	40		? 27	27	27	••			35, 37, 24	27, 38
46, B.B.C.M. B.S.	Employes under 40 years of age.	s. d., 2 6		s. d.	s. 28	26 For half- benefits, half rates.	s. 2		20	8.	••		٤٠ 20			Months. S.P 12. ½ ,, 6 F.B 12. S.P. after off S.F. 26 weeks.
No. of Rule		6	0.0	6	7		7	400.	11	11			13			11, 13

			E	ntrance 1	Fees (E.F.) ar	nd Annual Con									Be	enefits.		
Society.			Entrance	e Fee.			Annual Co	ntribution.		Member's Wife (W.), Wife over 40, Second Wife (2nd W.),	Siel	k Pay per	Week dı	aring—	Funeral Ber	nefit Payable at ath of—		New Members are entitled to—
Boolog.	Initia- tion Age.			To the	-			To the-		Widow (D.), or Child (C.).	First	Seco nd	Third Six	Fourth Six		Wife (W.), Second Wife	Medical Attendance and Medicine to—	Full Sick Pay (S.P.), * Full
		Total.	Funeral Fund.	Sick Fund.	Medical and Management Fund.	Total.	Funeral Fund.	Sick Fund.	Medical and Management Fund,	Annual Contribution	Six Months.	Six Months.	Months and after.	Months and after•	Member.	(2nd W.), Widow (D.), Child (C.).		Funeral Benefits (F.B.), after—
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	. 16	17	18	19
47, B.C.S	16-20 20-25 25-30 30-35 35-40 40-43	8. 10 15 20 25 40 60		8. 10 15 220 25 40	::	8. 65 52	34	d 8	s. d. 30 4 Without Medical Benefits. 17 4		20s. for 3 months and 1cs. for 3 months.		s. 5 for 52 weeks.		£ 15	W, £10	Member, wife, sons under 18, daughters under 21. Also widow, sons under 18, daughters under 21, and honorary member on payment of fees.	Months. S.P. 12 ½ ,, 6 F.B 12 S.P. after off S.F. 52 weeks.
No. of Rule		11		19		3, 4		19	19	•	80	80	80		98	103	8, 4, 17, 16	80, 98, 81
M.J.M.B.S.	16-25 25-30 30-40	s. d. 7 6 15 0 25 0	}	o per cent. of total fees.	70 per cent. of total fees.	Married member and unmarried member with dependents, 78s. Unmarried member, 52s	cont	r cent lotal bribu- lons.	70 per cent. of total contributions.	D, A.C., 238. 41d.	s. 30 First 7 weeks.	8. 20 . Second 7 weeks After receipt of £Ic sick pa; to cease.			£17 10s. Special honorary member admitted prior to 28th July, 19c8. £7 10s on payment of 23s. 4½d. per annum to S. and F. Fund.		Member, wife, sons under 18, daughters under 24. Widowed mother, and brothers under 18 and sisters under 24 of unmarried member. Also widow and children and honorary member and family on payment of fees.	Months, S.P 6 F.B 6 S.P. after off S.F.26 weeks.
No. of Rule				67	-	- 5		67				7			15, 2	78 6	58, 6	4, 7

49. U.F.J.B.S.	16—40		₽-4	••	**		Married Member, 78s. Unmarried Member, 52s.	of total contributions.	90 per cent. of total contribu- tions.		15s. for 7 weeks. After receipt of £10 sick pay to cease.		••		10		Member, wife, sons under 18, unmarried daughters under 23 Also widow and children and medical benefit member and family on payment of fees	Months. S.P 6
No. of Rule							8	9	9		52				56	٠	47, 7, 2	51
50. V.R M.B.S. Full Benefit Members	16-20 20-24 24-28 28-32 32-34 34-37 37-40		••	\$ # #			s. d. 32 0 36 0 41 0 45 0 49 0 54 0 58 0	8. d. 25 0 30 0 35 0 39 0 43 0 48 0 52 0	s. 6 6 6 6 6 6	D.E.F., 18., A.C., from 48. to 16s., acc, to ages, 21-70	8. 20	<i>8.</i> 10	8. 5		£ 20	W., £10, 2nd W., £10 D., £10	No medical benefits given.	Months. s.P 6 F.B 6 S.P. after off S.F. 52 weeks.
No. of Rule			• •				11	11	11	11	13	13	13		13	13, 11	• •	13
ortuary Benefit Members	16-24 24-29 29-33 33-36 36-39 39-40	}	••		••	•••	s. 9 10 11 12 13	s. 6 7 8 9 10	s. 3 3 3 3			••		••	£ 20	W., £10 2nd W., £10		••
No. of Rule	**		• •	••	••	.:	11	11-	11	••		••	• •		13	13		

						Entran	nce Fees (E.F.)	and Annual C	ontributions	(A.C.).						Benefits.		
				,	Entrance	e Fee.			Annual Con	ntribution.		Siel	. Pay per	Week du	ring—	Funeral Benefit Payable at Death of—		New Member are entitle to—
Society			Initia- tion Age.			To the) —			To the—		First	Second	Third Fifteen	Fourth Fifteen	- 1	Medical Attendance and Medicine to—	Full Sick Pay (S.P. Full
				Total.	Funeral Fund.	Sick Fund.	Medical and Management Fund.		Funeral Fund.	Sick Fund.	Medical and Management Fund.	Fifteen Weeks.	Fifteen Weeks.	Weeks and after.	Weeks and after.	Member.		Funera Benefits (F.B.), after—
2 (f) G.U O.O.F			2 16-25 25-33 33-40	3 8. d. 2. 6 5 0	4	5	6 8. d. 2. 6 5. 0	7 8. d. 19 6 23 10 28 2	13 17 21 15 & 6d. there	4 8 e of to F. F. & k Fund*resp.	cal Fee.	11 s. 10	12 8. 5	13 8. 1	14	15 £ 10	Member. Also honorary member on payment of fees.	Months. S.P F.B S.P. aff off S.F. weeks.
No. of Rule		••		8			8	5, 9		11, 10	5			1.2		13	5, 7	Months
3 (f) I.O.O.F			16-25 25-30 30-33 33-36 36-40	s. d. 2 6		••	s. d.	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	8. 3 3 4 4 5	s. d. 10 6 12 0 14 0 15 6 17 6	6 with medical levies.	8 10	8. 5		•	£	Member. Also honorary member on payment of fees.	S.P S.P. af off S.F. weeks.
No. of Rule				8			29	23	23	23	23	33	33			34	2, 5	33, 34, 3
4 (†) U.A.O.D	:		16—25 25—30 30—35 35—40	s. d. 2 6	• •	•	s. d. 2. 6	8. d. 34 8 39 0 43 4 47 8		4 8 0	8. d. 17 4 17 4 17 4 17 4	8. 10	8. 5	8. d. 2 6 for 52 weeks, there- after during pleasure		£	Member, and children under 16 of widowed member. Also honorary member and widowed mother of member, on payment of fees.	Months S.P
No. of Rule				31			34	31	34	, 31	34	36	36	36		38	Sched. M., 33, 33A	36, 38
8 (f) Bendigo District, A.O.F. No. of Rule			15—25 25—28 28—35 35—39 39—41 41—45	8. I			s. 1	s. d. 39 °° 43 4 47 8 52 °° 56 4 60 8 21	8. 21 26 30 34 39- 43	8 0 4 8	s. d. 17 4 17 4 17 4 17 4 17 4 17 4	s. 10 First 6 months.	s. 5 Second 6 months.	s. 5 Third 6 months	s. d. 2 6 Fourth 6 months and after.	£ 10	Member. Also honorary member on payment of fees.	Months S.P F.B S.P. af off S.F. or 52 wee 21, 23
(f) Melbourne District A.O.F			16-20 20-23 23-26 26-29 29-32 32-34 34-36 36-38 38-40	}		64		8. d. 34 8 36 10 39 0 41 2 43 4 45 6 47 8 49 10 52 0	8. 13 15 17 19 21 23 26 28	d. 0 2 4 6 8 10 0 2 4 4	8. d. 21 8 21 8 21 8 21 8 21 8 21 8 21 8 21 8	8.	8. 5	8. d. 2 6		£	Member. Also husband over 40, children under 18, and honorary member and family on payment of fees.	Months S.P
No of Rule						-1		vii.		reof to F.F.	x.	xii.	xii.	xii.		ix.	xiv., xvi.	xii.,

12. (f) Court Warrnai No. of Rule				••	16-20 20-23 23-26 26-29 29-30 30-32 32-34 34-36 36-38 38-40	s. d. 2 6	 -	s. d. 2 6 5 0 45	8. d. 34 8 36 10 39 0 41 2 43 4 45 6 47 8 49 10 52 0 22	8. d. 17 4 19 6 21 8 23 10 26 0 28 2 30 4 32 6 34 8		8. d. 17 4 17 4 17 4 17 4 17 4 17 4 17 4 17	24	8. 5	8, d. 2 6		£ 10	Member. Also children, husband, or parents over 40, honorary member, if over 40 at time of joining, and family on payment of fees. 22, 26	Months. S.P 12 12 ., 6 F.B 12 S.P. after off S.F. 52 weeks.
18. (f) I.O.R.		0 Q		••	16-23 23-29 29-33 33-38 38-40 40-43 43-45	s. d		s. d.	8. d. 21 4 25 8 30 0 34 4 38 8 43 0 With medical fees and levies if necessary.	2 4 2 8 3 4 4 0	8. d. 15 0 19 0 22 8 26 4 30 4 34 0 38 0 1ts, half	8. 4 4 4 4 4 With medical fees, and levies if necessary.	8. IO first 6 months.	second 6 months.	s. 3 third 6 months and after.		£	Member.	Months. S.P 12 F.B 12 S.P. after off S.F. 52 weeks.
No. of Rule	••	••	••	••		Ch. xii., Cl. 4	 	Ch. xiv., Cl. 5	Ch. xiv, Cl. 2, 5	Ch. xiv., Cl. 2	n.xiv., Cl.2,	Ch. xiv., Cl. 5	Ch. xxii. Cl. 1	Ch. xxii, Cl. 1	Ch. xxii, Cl. 1		Ch. ix., Cl. 1	Ch. xvî., Cl. 24	Ch. xxii., Cl. 1, 9 Ch. ix., Cl. 1
214. (f) O.S T.					16—23 23—29 29—33 33—18 38—40 40—43 43—45 45 and over	s. d. 2 6 with back contributions from 45		s. d.		s. d 17 4 21 8 26 0 30 4 34 8 39 0 43 thereof t For half bene rates 0. M. Cont vary in tl	o F.F. fits, half	Fixed by division.	O.M. pations National Division tos. for 3 months and 5s. for 3 months	months. ying old receive in 38. second 6 months, the reafter during pleasure of branch. 8. 5 second	after. rates o	f contributes and after.	£ 10	Member.	Months. S.P 12 F.B 12 S.P. after off S.F. 52 weeks.
No. of Rule						79, 81	 	136		112, 4	1	136	118	118	118	· ·	98	127	115, 98
22. (<i>j</i>) H.A.C.B.S.	••				16-25 25-33 33-40	s. d. 2 6	©	s. d. 2 6	8. d. 30 0 34 4 38 8	8. d 13 17 21 2s. thereof	9 9	8. 17 17 17	8. 10	8. 5	8.	• •	£ 10	Member. Also honorary member, on payment of fees.	Months. S.P 18 F.B 18 S.P. after off S.F. 78 weeks.
No. of Rule		• •				43	 	43	43	43	southing a measurement	43	43	43	43		43	48	43
23. (f) O.S.A.	••				16 - 18 18—21 21—25 25—26 26—30 30—32 32—36 36—40	s. d. 2 6 5 0	 	s. d. 2 6 5 ° 7 6	s. d. 34 8 36 10 39 0 41 2 43 4 45 6	s. d. 3 0 3 0 3 0 3 4 4 0 5 0	8. d. 9 8 11 10 14 0 15 10 17 4 18 6	8. 22 22 22 22 22 22 22	108,	58-	during pleasure of branch		£ 10	Member	Months. S.P 12 1 , 6 F.B 12 S.P. after off S.F. 104 weeks.
								-		1		1	1				38 G.L.	4	34, 38, G.L.

					-		Entra	nce Fees	(E.F.) and An	nual Contribu	tions (A.C.).							Benefits.		
							Entrance	Fee.			Annual Co	ntribution.		Sic	ek Pay pe	er Week d	uring—	Funeral Benefit Payable at Death of—		New Members are entitle
	Society.				Initia- tion Age.	Moto!		To th	ie—			To the—		First	Second		Fourth Fifteen		Medical Attendance and Medicine to—	Full Sick Pay (S.P.)
		,	4.			Total.	Funeral Fund.	Sick Fund.	Medical and Management Fund.		Funeral Fund.	Sick Fund.	Medical and Management Fund.		Fifteen Weeks.	Weeks and after.	Weeks and after.	Member.		Full Funeral Benefits (F.B.), after—
,					2	3	4	5	6		8	9	10	11	12	13	14	15	16	17
26. (f) S.P.S.		••	818		16—20 20—24 24—28 28—32 32—36 36—40		••	••	s. d.	8. d. 30 0 33 0 34 6 36 0 39 0 42 0	s. d 13 c 16 c 17 c 19 c 22 c 25 c 25 thereo		s. 17 17 17 17 17	8. IO	8. 5	at discretion of committee.		£	Member. Also honorary member, on payment of fees.	Months. S.P 12 F.B 12 S.P. afte off S.F. 5 weeks.
No of Rule	e d'		6.0	••		5	• •	••	7	5	5, 7	, 11	5, 7	8	8	8		10	4, 6	8, 10
28. (f) P.A.F.S.			ilia .	••	16—25 25—30 30—31 31—36 36—40	s. d. 2 6 5 0			s. d. 2 6	s. d. 39 ° 43 4 47 8 52 °	s. d. 4 4 5 4 6 4 7 4	s. d. 13 o 16 4 19 8 23 o	s. d. 21 8 21 8 21 8 21 8	8 10	8. 5	s. d. 2 6		£	Member. Also widowed mother and children, and honorary member on payment of fees.	Months. S.P
No. of Rule						76			76	117	38	117	117	130	130	130		43	Sch. A., 126, 119	off S.F. 5 weeks. 130, 43
32. (f) G.S.R.S.	6ta			••	16—24 24—32 32—40	s. d. 2 6	••	••	s. d. 2 6	s. d. 26 o 30 4 34 8	8. d. 2 10 ² 3 6 6 10 10	••	s. d. 23 118 23 10 23 10	Funer	thereof to al benef	o M. and lit, $£2$ 108	child, 4s. M. Fund). s., if un-	£	Member. Also children on payment of extra con-	Months. F.B I reduced funeral benefit afte
No. of Rule						141	1		132	143	134		132	deroy		36, 132, 79	om 6 to 18	142, 72	tribution. 142, 144	4 months.
38. (f) I.N.F			•	×	16—22 22—28 28—36 36—40	s. d.		••	s. d.	8. d. 32 6 34 8 39 0 43 4	17	2 4 8 0	s. d. 17 4 17 4 17 4 17 4	8. 10		s. d. 2 6 for six months.	•	£	Member. Also honorary member, on payment of fees.	Months S.P 12 12 ,, (
No. of Rule				641																S.P. afte off S.F. 5 weeks.
				**		1			1	2	2, 3	, 6	3	4	4	4		5	109, 1A	4, 5

42. A.W.A	••	••	••	•	16-20 20-23 23-26 26-29 29-32 32-34 34-36 36-38 38-40	s. d. 2 6		•	s. d.	s. d. 30 4 32 6 34 8 36 10 39 0 41 2 43 4 45 6 47 8	s. d. 13 0 15 2 17 4 19 6 21 8 23 10 26 0 28 2 30 4 20 % thereof to F.F.	Not less than:— s. d. 17 4 17 4 17 4 17 4 17 4 17 4 17 4 17 4	8.	§8. §	8. d. 2 6	E	£	Member. Widowed mother, children, sisters, and brothers under 16 of member, on payment of fees. Also honorary member, her children, sisters, and brothers under 16, on payment of fees.	Months. S.P 9 F.B 9 S P. after off S.F. 52 weeks.
No. of Rule	••	659				4		••	49	4	4, 53	49	11	11	11	••	21	8, 25	11, 21
45 C.B.S.	••	••	es .	0.0	16-20 20-24 24-27 27-30 30-32 32-34 34-36 36-38 38-40	8.		S.		{	s. d. 21 8 23 10 26 0 28 2 30 4 32 6 34 8 36 10 39 0	Fixed by Society.	s. 10 first 6 months	se m	s. 5 cond 6 onths.	s. d. 2 6 third 6 months and after.	£ 3 after five years' membership £9	mother if dependent on her. Also honorary member and family on payment of fees	Months S.P 12 1/2 ,, 6 F.B 12 S.P. after off S.F. 52 weeks.
No. of Ruls		**				20	4	10	••	• •	21	40	4(f)		4 (f)	4 (f)	5 (f)	35, 24	4(f)5(f)27

						Entra	nce Fees	(E.F.) and A	nnual Contribu	tions (A.C.).						Benefits.	the state of the	
						Entrance	Fee.			Annual Co	ntribution.		Siek F	Pay per Week	during—	Funeral Benefit Payable at Death of—		New Members are entitled to—
s	Society.			Initia- tion Age.	Total.		To th	e—	Total.		To the-		First	Second	Third Thirteen		Medical Attendance and Medicine to—	Full Sick Pay (S.P.), Full
					10001.	Funeral Fund.	Sick Fund.	Medical and Management Fund.		Funeral Fund.	Sick Fund.	Medical and Management Fund.	Thirteen Weeks.	Thirteen Weeks.	Weeks and after.	Member.		Funeral Benefits (F.B.), after—
	1			2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
M.U.I.O.O.F.			••	8—10 10—12 12—13 13—14 14—16	s. d. I 0 I 3 I 6 2 0 2 6	8. d. 1 6 2 0 2 6	::	8 · d · 1 · 0 · 1 · 3 · · · · · · · · · · · · · · · ·	8. d. 4 4 6 6 6 8 8 8 10 10 19 6 Without medical attendance.	s. d. 3 4 5 6 7 8 9 10 18 6	::	8. I I I I	No sick pa	ay given.		£ 3 At age of 16 liability ceases.	···	Months. F.B 12
No. of Rule					90	90		90	90	90		90				90		90
G.U.O.O.F				6—10 10—12 12—13 13—14 14—16	s. d. 2 o 2 6 3 o 4 o 5 o	:::::::::::::::::::::::::::::::::::::::	••	8. d. 2 0 2 6 3 0 4 0 5 0	s. d. 4 4 6 6 8 8 10 10 19 6 Without medical attendance	s. d. 3 4 5 6 7 8 9 10 18 6	::	S. II II II II II II II	No sick pa	y given.		At age of 16 liability ceases.		Months. F.B 12
No. of Rule		**			97			97	97	97		97				. 97		97
I.O.O.F. Recruits	6.6	0.0	••	8-12 12-14	s. d. 1 0 1 6	::	••	8. d. 1 0 1 6	s. d. 5 4 with	Funeral Si Fund. Fu	nd. Fund.	8. d. 2. 2				£	Member.	Months. F.B , 12
Cadets				Under 13 13—16 16—17	s. d. i 6 2 0 2 6		::	s. d. i 6 2 0 2 6	medical fees s. 13 with medi-	8. 8 I 4		s. d. 1 6	8. 5	8. d. 2. 6		£ 5	Member.	Months. S.P 12 F.B 12 S.P. after
No. of Rule					25			33	cal fees. 26, 29, 28	29, 27 3	7 35	33	first 12 weeks. 39	second 12 weeks.	63	At age of 16 liability ceases. 29, 45	43, 44	off S.F. 26 weeks. 39, 45, 40

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1	U.A.O.D			5—8	S.			8. I	s. d.		s. . d. 4		s. d.	8.			£ s, 1 10	Member,	Months F.B 12 S.P 12
18982.	Full Benefit Members	••		8—12 12—16				1 2	} 17 4		8 8		8 8	5		••	£ 3 At age of 16 liability ceases.	and on the contract of the con	F.B 12 S.P. after off S.F. 39 weeks.
	No. of Rule				4			13	13	Read Read Read Read Read Read Read Read	13		13	8		4-4	9	13	8, 9
	I.O.R. (Benefit Members)	• •		8—16	d. 9			d. 9	s. d. 4 4 with medical fees.	Funera Fund		Tent Fund. s. d. 2 2	s. d. 2 2 with medical	No sick pa	y given.			Member.	
	Insured Members	••		10—15	<i>d.</i> 9	••		d. 9	s. d. 5 0 with medical fees.	s. d o 8		8. d. 2 2	fees. s. d. 2 2 with medical fees.				£ 5 At age of 16 liability ceases.	Member.	Months. F.B 12
	No. of Rule	••			8			9	9	9		9	9				22	9	22
H	O.S.T			8—16	S. I	••		8. I	8, 13		s. d. 4 4 ereof to	F.F.	s. d. 8 8	<i>s</i> . 3	S. 2.	during pleasure of Branch.	£ s. 2 10 At age of 16 liability ceases.	Member.	Months. S.P 12 F.B 12 S.P. after off S.F. 52 weeks.
	No. of Rule	**			28			28	19		19, 23		19	21	21	21	22	27	20, 21
	H.A.C.B S. (Junior members)		• •	8—13	s. 1			S. I	s. d. 5 4 with medical levies.	Funeral Fund. s.	Sick Fund.	Trust Fund. s. d. 2 2	with medical	• •	61.0	• •	£ 5	Member.	Months. F.B 12
	Benefit Members	01.0	• •	13—14 14—16 16—18	8. d. 1 6 2 0		••	s. d. 1 6 2 0	s. d. } 13 0 17 4 with medical levies.	8. I	8. d. 4 2 6 4	s d. 6 6 8 8	levies. s. d. 1 4 with medical levies.	s. 5	s. d. 2 6	••	£ 5 At age of 18 liability ceases.	Member.	Months. S.P 12 F.B 12 S.P. after off S.F. 52 weeks.
	No, of Rule				13			16	14	14	14	16, 14	14	15	15		15	14	15

APPENDIX C.

SUMMARY OF DETAILED TABLES.

APPENDIX C.

SUMMARY OF DETAILED TABLES.

TABLE I.—BRANCHES, MEMBERS, INCREASE, 1910.

					Bra	nches.								Members.						
								At begin	nning of ear.	Admitt	ed by-	An organization of the control of th	I eft by-			At end	of Year.	A	verage Nun	aber.
No.	Society,		Year.	At beginning of Year.	Opened.	Closed.	At end of Year.	Members.	Effective Members.*	Initiation,	Clearance.	Death,	Clearance,	Arrears, Resignation, and Expulsion.	Increase. Decrease (-).	Members,	Effective Members.*	Members.	Effective Members.*	Proportion Effective.
1	M.U.I.O.O.F	{	(1909)	225 22 5	8		233	26,227 26,059	23,869	2,444 1,988	450 365	3 ² 5 3 ² 9	515 395	1,513	541 168	26,768 26,227	24,361 23,869	26,498 26,143	24,115 23,613	Per cent 91'01 90'32
2	G.U.O.O.F	{	1910	49 51		1 2	49 49	2,961 3,015	2,696 2,670	265 201	28 32	50 50	31 34	170	- ⁴² - 54	3,003	2,69 1 2, 6 96	2,982 2,988	2,694 2,683	90.34
3	I.O.O.F	{	1910 (1909)	93 93	2	2	93 93	8,039 8,038	6,940 6,890	1,611 735	280 100	8 ₅	314	56 I 643	931	8,970 8,039	7,114 6,940	8,504 8,038	7,027 6,915	82·63 86·03
4	U.A.O.D	{	(1909)	109	7 2		115	12,817	11,395	1,613	167 161	111	180 166	1,017 918	472 112	13,289	11,670	13,053	11,532	88.35
6	A.O.F., Bendigo	{	(1909)	7 7			6	261 295	259 2 94	1	30	13	30	16 18	- 28 - 34	233 261	231 259	247 278	245 276	99.19
7	A.O.F., Geelong and Western	1	(1909)	6	•••	•••	6	259 262	255 252	7 7		5 3		9 7	- 6 - 3	253 259	244 255	256 26 1	250 254	97:66
9	A.O.F., Melbourne	{	1910	69 63	7	I	69 69	9,797	8,876 8,371	966 8 62	108	133 134	116 75	744 747	81 308	10,188	9,0 32 8,876	10,148	8,954 8,623	88·23 86·64
10	A.O.F., Ovens and Murray	{	1910	5 5	•••	•••	5 5.	4°4 392	371 367	18		6 5	I	7	4	4 08 4 04	378 371	406 398	374 369	92.11
11	A.O.F., Portland †	{	(1909)	6	•••	6	•••	340	309				340		- 340		•••		155	91.18

* Effective members are those entitled to sick or funeral benefits.

† Amalgamated with Melbourne District A.O.F.

TABLE I .- Branches, Members, Increase, 1910-continued.

೮೦	63 10	30	22 00	26	EO CT	60 C0	22	21	18	15	E CO	12	No.	H	
I.N.F.	G.S.R.S.	A.N.A	P.A.F.S.	S.P.S.	G.U.O.F.G.	0.S.A.	H.A.C.B.S.	O.S.T	I.O.R	A.O.F., Court Ararat	A.O.F., Court Unity	A.O.F., Court Warrnambool			
â e e			* *	0 0	*	*		*	***	Ararat	Unity	Warrnan	Society.		
0 0 0	0 0	0 0 0	:	:	0 0 0	0 0 0		0 0	6 0 0	9 9 0	**************************************	nbool			
(I)	I)	(I)	I) }	I) }	I) }	1)	I) }	I) }	I) }	1) I	1)	(I	×		
(1909)	1910	1910	(1909)	1910	1910	(6061)	(1909)	1910	1910	1910	(6061)	1910	Year.		
18	нн	198	29	9	2 2 2	II	8 4 8 7	5 2 2	263	нн	н	pel pel	At beginning of Year.		
H 13	::	87	::	: :	: :	: :	: 6	ь:	7 6	: :	::	::	Opened.		Branches
1 :	: :	4 :	i :	: H	: :	: :	ω:	ы н	v. :	* *	: :	: :	Closed.		hes.
21 19	ын	201 198	29	9 %	2 2	II	8 4 8 4	51	279 263	pot pot	H H	bet bet	At end of Year.		
2,039 1,935	147	26,063	3,668 3,448	517 522	I,682	184	6,667	3,184 3,157	14,457	18	61 64	150	Members.	At beginning Year.	
1,708 1,629	138	21,869	2,933 2,675	472 480	I,53I I,477	174	5,602	2,722	13,291	1 8 2 0	61 64	I39	Effective Members.*	ning of	
335	17	4,002	623 575	20	165 173	I 0	703 652	367 327	I,524 I,526	• •	: :	HH	Initiation.	Admitted by	
I 7		969	51	26 2	12	: :	96	42 129	4 39 3 94	: :	: :	: :	Clearance.	d by—	
91	п 2	106	18	13	14	24	61 87	19	111		3	1 2	Death.		
14	м:	1,099 877	53	27	9	1:	118	46 137	451	: :	: :	::	Clearance.	Left by-	ы
246	9 00	2,300	320	16 17	r16 123	6.9	482 461	268 273	I,063 856	:	: +	II 3	Arrears, Resignation, and Expulsion.		Members.
104	47	I,459 I,447	281	- Io	384	2 2	171 78	76 27	336 533	1:	- IO	7 2	Increase. Decrease(-).		
2,221	I 5 4 I 4 7	27,522 26,063	3,949	507	1,716 1,682	184	6,838	3,260	15,326	18	91 21	I 55	Member ⁸ .	At end of Year.	
I,840 I,708	I 3 9	22,834	3,138	473 472	I,553	169 174	5,642	2,720	13,581	8 1 8	61	141 139	Effective Members.*	Year.	
1,987	151	26,792	3,809	512 520	1,699 1,663	179 183	6,752 6,628	3,222 3,170	15,158	19	62	I56	Members.	Ave	
1,774 1,669	139 137	22,351	3,036 2,804	472 476	I,542 I,504	172	5,622	2,72I 2,699	13,436 13,000	18	56 62	140	Effective Members.**	Average Number	
83.29	92.05	83.42 83.05	78.81 79.71	92.19	90.76	96.09	83.26 82.94	84·45 85·14	88.64 88.29	100.00	100,00	Per cent. 89.74 92.21	Proportion Effective	Br.	

39 44 45 46 47 48 49 50	M.T.B.S. M.C.M.C., G C.B.S B.B.C.M.B.S B.G.S M.J.M.B.S. U.F.J.B.S. V.R.M.B.S.	 5 	···		1910 (1909) 1910 (1909) 1910 (1909) 1910 (1909) 1910 (1909) 1910 (1909)	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			1,299	1,166 1,103 77 78 25 30 63 67 36 38 86 76 14 2,486	1,068 1,045 72 69 22 27 63 67 34 38 77 70 14 2,298	91 130 2 5 4 10 8 12 14 97 3,010	2,713	5 9 2 1	 	92 58 55 1 56 13 1 1 7 2 162 492	- 6 63 - 5 - 1 - 1 - 5 - 2 - 4 - 2 - 2 - 1 - 10 14 - 99 2,486	1,160 1,166 72 77 24 25 61 63 34 36 87 86 14 2,387 2,486	1,125 1,068 70 72 23 22 599 63 32 34 84 77 14 14 2,179 2,298	1,163 1,135 74 77 25 28 62 65 35 37 86 81 14 7 2,437 1,243	1,096 1,056 71 71 23 24 61 65 33 36 8c 74 14 7 2,239 1,149	94 24 93 04 95 95 92 21 92 00 85 71 98 39 100 00 94 29 97 30 93 02 91 36 100 00 100 00 91 88 92 44
	Total	* *-1		{	(1909)	1,255	30	20	1,265	119,224	102,967	15,702	2,564	1,165	2,757	9,163	5,181	124,405	108,967	121,815	105,967	86.99
	Fema	ale Socie	eties.									described strong described distributions							Section and the second company	-		
		20 10002	0 02 0 00	(T 0 T 0	2.4		2	2 I	782	580	150	5	3	9	163	- 20	762	590	772	585	75.78
3 (f)	I.O.O.F.	•••	0 0-0	{	(1909)	24 24	1	3	24	759	576	202	IO	2	10	177	23	782	580 966	771 1,217	578 951	74 97 78 14
4 (f)	U.A.O.D.	• • •	0.0-0	{	(1909)	19 20		 I	19	1,205	93 6 959	26 7 28 9	13	4 3	2 5 8	228 291	23	1,228	936	1,203	948	78.80
6 (f)	A.O.F., Bend	ligo	***	{	(1909)	I			I I	48	43 47	2 5				4 9	- 3 - 4	45	43	46	43 45	93.48
9 (f)	A.O.F., Melb	ourne		{	1910	13			13	577	399	152	4	4	4 27	I 2 I	27	604 577	429 399	591 561	414 383	70°05 68°27
18 (<i>f</i>)	I.O.R			{	(1909)	14		I	13	545 37°	367 275	596	8	2	I 2	97 95	32 495	865	556	617	416	67.42
22 (f)	H.A.C.B.S.	0 0-7	1 00)	(1909)	11 25	 I		1 I 26	340	258 1,192	409	3 23	3 6	1 23	51 265	138	370 1,952	275 1,352	355 1,883	1,272	74.93 67.55
(P)		• • •	• • •	1	(1909)	24 I	I		2 5 I	1,722	1,055	335	24	6	I 5 	246	92 I	1,814	1,192	1,768	1,124	63.57
	0.S.A	0.0-0	• • •	1	(1909)	I			I	9	6	2				4	- 2 9	7 45	3 16	40	4	50.00 45.00
26 (f)	S.P.S.	•••		{	(1909)	2 2			2 2	36 41	20	6	***		• • • •	3	- 5	36	20	38	1,066	60·53 74·49
28 (f)	P.A.F.S.			{	1910 (1909)	2 I 2 I	I	I	2 I 2 I	1,351	995 831	4 6 1 380	32 14	4 6	24 19	305 264	160 105	1,511	1,136	7,431 7,298	913	70.34
38 (<i>f</i>)	I.N.F			{	1910	5 4	I		6 5	226 177	162	123 76	7	4		37 27	87 49	3 I 3 226	215 162	270	139	68.81 69.63
42	A.W.A.	0.4U	•••	{	1910	36 32	5	 I	38 36	2,498 2, 2 64	1,807	828 741	38 34	8	44 57	474 473	34° 234	2,838 2,498	2,102 1,807	2,668	1,955	73·28 69·80
	Total	0.04		{	1910	158 154	5 8	5 4	158 158	8,914 8,356	6,412 5,758	3,004	130	36	143 137	1,698 1,650	1,257 558	10,171	7,411 6,412	9,543	6,912	72·43 70·47

[•] Effective members are those entitled to sick or funeral benefits.

	1			1	1.0 31999				THE TORE,	101100, 1	910.				
						Receipts.				Expend	diture.			- Control of the Cont	
No.	Society,		Year.	Contributions,	Entrance and Clearance Fees.	Interest.	Other Receipts, including Levies.	Total,	Sick Pay.	Funeral Benefits,	Other Expenditure.	Total.	Excess of Receipts over Expenditure,	Funds at beginning of Year.	Funds at end o Year.
1	M.U.I.O.O.F	•••	{ (1909)	£ 46,900 45,273	£ 	£ 23,189 21,845	£ 3,896 3,609	£ 73,985 70,727	£ 41,969 39,345	£ 7,211 7,700	£ 4,120 4,461	£ 53,300 51,506	£ 20,685 19,221	£ 539,142 519,921	£ 559,827 539,142
2	G.U.O.O.F	0-6r6	(1909)	4,924 4,446	18	2,961 2,835	328 865	8,231 8,160	3,793 3,195	1,083	698 464	5,574 4,901	2,657 3,259	73,661	76,318 73,661
3	I.O.O.F		(1909)	12,767	52 61	5,937 6,214	153 348	18,90 9 18,803	9,467 8,657	2,056	1,627 369	13,150	5,759 7,877	166,247	172,006
4	U.A.O.D	•••	(1909)	19,584 16,691	76 68	5,713 5,628	364 317	25,737 22,704	12,390	2,820 2,855	2,572 1,199	17,782	7,955 6,842	144,756	152,711
6	A.O.F., Bendigo		(1909)	527 455	1 22	213 270	112 121	8 5 3 8 6 8	531 474	300	42	783 776	7° 92	7,245 7,153	7,315 7,245
7	A.O.F., Geelong and Western	•••	(1909)	37 ¹ 375		185 177	•••	556 552	627 371	80		767 451	- 211 101	5,955 5,854	5, 74 4 5, 9 55
9	A.O.F., Melbourne	•••	(1909)	16,090	56 75	5,163 4,957	8,159	21,896 28,712	12,796	3,520	540 691	16,856	5,040 12,730	125,191	130,231
10	A.O.F., Ovens and Murray	•••	(1909)	668 5 3 9	7	268 250	3	939 799	643 627	170	5	855 802	84	7,022 7,025	7,106 7,022
11	A.O.F., Portland*	***	(1909)	•••	•••	•••		, ,			 7,597	7,597	-7,597	7,597	
12	A.O.F., Court Warrnambool	***	(1909)	243	I 2	213	•••	457 441	196 237	60 40		256 277	201 164	4,382 4, 2 18	4,583 4,382
13	A.O.F., Court Unity	* **	(1909)	111	•••	122	•••	23I 262	426 392	150		576 492	- 345 - 230	3,°39 3,269	2,694 3,039
15	A.O.F., Court Ararat	•••	(1909).	32 26	•••	85 49	•••	75	69	20		88 41	29 34	2,34I 2,307	2,370 2,341
18	1. O. R	***	(1909)	21,595	•••	11,670	1,039 991	34,3°4 32,886	16,131	2,520	1,421 2,437	20,072	14,232	254,286 241,191	268,518 254,286

	A	-
	C	
	Ξ	

01	0.07					(1 7070	1	1										
21 _A	O.S.T.	p-0	***	***	0.000.	{	(1909)	3,55° 3,6°4	***	2,677 2,463	16 39	6,243 6,106	2,725 2,727	330	92 69	3,147 3,181	3,096 2,925	53,511	56,607
22	H.A.C.B.S	•	***	***	topion	{	1910 (1909)	9,875 9,423	2 2	2,437 2,096	142 426	12,456	6,696 6,062	1,549 1,917	307 531	8,552 8,510	3,9° 4 3,437	57,0 2 9 53,592	60,933 57,029
23	O.S.A	9.4	***		***	{	1910	2 8 1 276		68 69	9	358 355	264 237	93 58	2 53	359 348	- 1 7	3,463 3,456	3,462 3,463
25	G.U.O.F.G.		0000	* 000	8-846	{	(1909)	2,789 2,742	1	948 849	29 15	3,766 3,607	1,789 1,516	350 360	14	2,153 1,879	1,613	22,543 20,815	24,156 22,543
26	S.P.S.	••	***	•••	+ 050	{	(1909)	671 744		807 596	10 158	1,488 1,498	527 472	9° 270	531 2 73	1,148	340 483	20,221	20,561
28	P.A.F.S	•	***	0.01	***	{	(190 9)	4,955 4,353	2	1,275 1,119	68 13	6,300 5,485	3,056 2,615	55° 435	137 31	3,743 3,081	2,557 2,404	27,625 25,221	30,182 27,625
30	A.N.A	•	91-00%	***	940-9	{	1910 (1909)	38,409 36,325	214	11,764	307 516	50,694 47,425	19,880 17,062	2,700 2,650	57 4 375	23,154	27,540 27,338	289,215 261,877	316,755 289,215
32	G.S.R.S	•	•••	***	6-8K	{	1910 (1909)	² 55 ² 47	•••	160 165	•••	415 412	93 182	40 35		133 245	282 167	3,479 3,312	3,76 r 3,479
38	I.N.F		8688	0.00		{	1910	3,033 2,842	5 7	662 652	109 94	3,809 3,595	1,881 1,783	330 360	58	2,269 2,153	1,540 1,442	14,464	16,004 14,46 4
39	M.T.B.S	•	•••	•••	+ ne	{	(1909) 1910	2,129	•••	238 236		2,367 2,335	2,I 34 2,077	150 200	•••	2,284 2,277	8 ₃ 58	6,229 6,171	6, 312 6,229
44	M.C.M.C., G.	U.O.0	.F.	Proteo	***	{	(1909)	80 80		31 35	•••	111	47 51	20 15		6 ₇ 77	44 39	84 4 805	888 844
45	C.B.S.	910	BUTTE	•••	•••	{	1 9 10 (1909)	60 58	•••	6 5		66 63	61 18	10		7 I 1 8	- 5 45	199 154	194 199
46	B. B. C.M. B.S.		***	• • •	***	. {	(1909)	80 85	•••	30 28	•••	113	64 47	20		64 67	46 46	593 547	639 593
47	B.G.S.	••	Detail	•••	0.010	{	1910 (1 9 09)	56 56	•••	33	•••	89 85	57 42	15	34	72 91	17 6	1,079 1,085	1,096 1,079
48	M.J.M.B.S	e4	OMER	0.000	•••	{	(1909)	98	•••	67 52	•••	178	48 39	3		48 42	130	1,778 1,670	1,908
49	U.F.J.B.S	**	***	•••	•••	{	1910	5 2	***	9 5	381	14 388	4	•••	•••	4	388	388	398 388
50	V.R.M.B.S	••	•••	1.4.	0.00-0	{	1910 (1909)	4,038 4,584		586 516	1,132 18,593	5,756 23,693	3,226 3,214	790 800	91	4,107 4,014	1,649	19,679	21,328 19,679
	Т	otal	0-695	0 606	0.0%	{	1910	194,187	429 47°	77,517 72,89 2	8,302 34,740	280,435 292,362	141,590	26,987 27,4 75	12,857	181,434	99,001	1,855,606 1,739,733	1,954,607 1,855,606
						1	Note.	The minus si	gn (-) signifie	es the excess of	expenditure	over receipts,	or a debit bal	ance.					distribution of distribution

Note.—The minus sign (-) signifies the excess of expenditure over receipts, or a debit balance.

* Amalgamated with Melbourne District A.O.F.

TABLE II.—SICK AND FUNERAL FUND: RECEIPTS, EXPENDITURE, FUNDS, 1910—continued.

	42	38 (f)	28 (<i>f</i>)	26 (<i>f</i>)	23 (<i>f</i>)	22 (1)	18 (f)	9 (1)	6 (/)	4 (<i>f</i>)	3 (5)	No.
	A.W.A.	I.N.F.	P.A.F.S.	S.P.S.	0.S.A.	H. A. C.B.S.	I.O.R.	A.O.F., 1	A.O.F., Bendigo	U.A.O.D.	I.O.O.F.	
Total	91	* ************************************	*	:		S.	01 0 0 01	A.O.F., Melbourne	3endigo	0 0 0	: FeI	1
:			9:40	:		*	9.00		1100	ppp	remale so	Society.
:	0 0 0	***				9 81	*	*		*	Societies.	
<u>,</u> :	10 gg	0 0 0		:	9 0 0	P 0 0 0	Budge of	:	0 0: 8	**************************************	Ĭ.	
(1909)	(1909)	(1909)	(1909)	(1909)	(1909)	(1909)	(1909)	(1909)	(1909) (1909)	(1909)	1910	Year.
6, 620 5,658	1,785	138 112	1,068 930	26	87	I,224 I,069	633 291	344 3 05	55	879 838	£ 461 441	Contributions.
: 2	:::		* *	* * *	: :	::	::	: :	: :	* * .	: #	Entrance and Clearance Fees.
797 676	174 153	υ 4	130 91	ω ω		203 189	# H O	38	7 17	109 84	19 19	Interest.
403 133	16	: :	14 6		::	II 5 I 2	194 64	2 I I		16	27	Other Receipts, including Levies.
7,822 6,467	I,975 I,760	142 115	I,2I2 I,027	29	87	I,542 I,270	937	384 345	62 74	I,023 938	£ 509 463	Total.
3,946	1,201 909	84 61	551 409	9	: 2	593 436	388 155	191	53	502	£ 367 323	Sick Pay.
265	80	::	300	::	::	40	200	40	* · · · I O	40	: : th	Funeral Benefits. Expenditure.
420 494	166	25 19	н:	ω ω	1 2	55	97	17	* 0 * 0 * 0	7	£ 299	Other Expenditure.
4,63I 3,763	I,317 I,155	80	581 440	17	4 4	696 541	4II 272	233 169	75	534 571	£ 666 447	Total.
3,191	658	333	63 I 587	I 2 I 2	7 3	846 729	526	176		489· 367	- 157 - 16	Excess of Receipts over Expenditure.
20,770	5,126 4,521	110 75	2,588 2,001	109 97	2 9	5,371 4,642	2,121	I,151 975	531 532	3,II2 2,745	£ 542	Funds at beginning of Year.
23,96I 20,770	5,784 5,126	J43	3,219	121	I 2 9	6,217 5,371	2,647 2,121	I,302 I,151	53°	3,601 3,112	5. 3. 8. 4.2. 5.	Funds at end of Year

TABLE III .- MEDICAL AND MANAGEMENT FUND: RECEIPTS, EXPENDITURE, FUNDS, 1910.

12000	C*1 646							Receipts.				Exper	nditure.					
No.	Society		5 à 0		Year,	Contributions,	Entrance and Clearance Fees,	Interest,	Other Receipts, including Levies.	Total,	Medical Attendance and Medicine,	Management,	Other Expenditure,	Total.	Excess of Receipts over Expenditure.	Funds at beginning of Year.	Funds at end of Year,	
						£	£	£	£	£	£	£	£	£	£	£	£	-
1	M.U.I.O.O.F	•••	••	{	1910 (1909)	41,652 41,261	942 765	454 519	2,791 2,684	45,839 45,229	28,531 27,910	13,761	2,552 2,295	44,844	995 1,299	20,081 18,782	21,076	
2	G.U.O.O.F	***	0.0-0	{	(1909)	4,742 4,473	44 42	89 37	843 1,256	5,718 5,808	3,098 2,836	1,834 2,227	381 535	5,313 5,598	405 210	1,963 1,753	2,368 1,963	
3	I.O.O.F	e • 4	***	{	(1909)	13,279	298 211	86 59	1,804	15,467 13,927	9,423. 9,136	5,447 4,281	719 371	15,589	- 122 139	2,862 2,723	2,740 2,862	
4	U.A.O.D	0.01	•••	{	(1909)	19,767	192 352	173	2,547 1,883	22,684 21,881	13,675 13,482	7,726 7,172	1,209 1,081	22,610	74 146	8,193 8,047	8,267 8,193	
6	A.O.F., Bendigo	7		{	(1909)	506 501	•••	2	104	610 604	32I 279	² 97 3°5	6 71	624 655	- 14 - 51	- 543 - 492	- 557 - 543	
7	A.O.F., Geelong and Wester	n		{	(1909)	378 395	1 2	I	8	388 411	239 232	160 141	14	413 375	- 25 36	203 167	178	
9	A.O.F., Melbourne	***	•••	{	1910	15,505	8	3 t 3 6	2,320 2,180	17,864	11,433	5,196 5,172	1,530	18,159 17,449	- 295 - 90	2,593 2,683	2,298 2,593	
10	A.O.F., Ovens and Murray		•••	{	(1909)	628 751	5 6	9	19	664 784	504 499	223	8 20	735 752	- 7I 32	544	473 544	
11	A.O.F., Portland *	•••	•••	1	(1909)		•••	***					129	129	- 128			
12	A.O.F., Court Warrnambool	•••	•••	{	1910	220	2 2	11	5	238 235	146	63 62	4 5	213	25 28	258	283 258	
.13	A.O.F., Court Unity	•••	* **	{	(1909)	114	•••	• • •	5 1	119	73 75	44 45		117	2 28	6 - 22	8	
15	A.O.F., Court Ararat	***	0.001	{	1910	37 28	•••	•••		56 28	19 33	3 2		35	34	- 6 I	28 - 6	

Note.—The minus sign (-) signifies the excess of expenditure over receipts or a debit balance. * Amalgamated with Melbourne District A.O.F

TABLE III .- MEDICAL AND MANAGEMENT FUND: RECEIPTS, EXPENDITURE, FUNDS, 1910-continued.

46	44	44	39	co oo	⊗	30	00	26	10°	100 CO	10	22	100		No.	1
B.B.C.M.B.S.	C.B.S.	M.C.M.C., G.U,O.O.F	M.T.B.S.	I.N.F.	G.S.R.S.	A.N.A.	P.A.F.S.	S.P.S.	G.U.O.F.G.	0.S.A.	H.A.C.B.S	O.S.T.	LO.R.	4	7.0.1	
Š	I	G.U,O.		i	i	1	:	ŧ	:	:		i	i			
i		0.F.	:	i	:		: •	ă		i	:	i	i		Society	
	:	:	:	:	5	9 9	. 1		: 1	ř	:	:	:		ty.	
1		•	p. 624	8	ā	i	•	*	:	9.66	p or d	9	Ī			
1910	(1909)	(1909)	(1909)	(1909)	(1909)	(1909)	(1909)	(1909)	(1909)	(1909)	(1909)	(1909)	(1909)		Year	
7	39 43	26	1,506 1,487	3,062 2,925	253	38,443 36,397	5,535 4,888	687 789	2,733 2,669	300	9,856 9,773	4,388 4,384	22,773	th	Contributions.	
I	• • •	:	21	25 6	5 9	796 787	38	ы ы	24	:	115	39	133	th	Entrance and Clearance Fees.	
нн		: :	47	2 2 8	0.01	416 361	26	7	: 4	7 4	3 4 8	423	79 69	£	Interest.	asc ocalions
vi vi	::	I I	332	366 371	4 6	3,289	768 851	352	279	63	1,675 1,597	476 769	4,110 4,210	th	Other Receipts, including Levies.	
13	39 43	38	I,600 I,587	3,492 3,346	273 251	42,944 39,794	6,367 5,790	I,040 I,106	3,036	372	11,646	4,962 5,234	27,122 26,272		Total.	1 3 3
::	22	: :	I,282 I,306	2,193	185	28,425 26,971	3,788	547 603	1,877 1,750	185 197	7,437 7,309	2,704	16,410	th	Medical Attendance and Medicine.	
111	17	235	145 177	1,006 943	84 72	11,767	2,107 1,797	33 H	1,011	181	3,607	1,724 1,622	8,373 8,361	ੴ	Management.	Expenditure.
မ	::	3 H	00 00 32 22	182		816 879	525 339	41 43	101 49	9	563	36I 637	2,058	85	Other Expenditure.	Thure.
11	39 43	26	I,509 I,566	3,381	288	41,008 38,867	6,420 5,626	981 919	2,929	375 374	11,607	4,789 5,145	26,841 26,390	845	Total.	
2	::	12	91	171 139	- 15	1,936	- 53 164	121	160 160	000	39	173 89	28I - II8	845	Excess of Receip over Expenditure	ots .
24	::	12	I,167 I,146	8c2 663	111	14,679 13,752	1,006 842	7.534 7,409	708 548	-209 -217	1,781 1,549	I,629 I,540	4,022	th	Funds at beginni of Year.	ng
26	::	13 12	1,258	913 802	105	16,615	953 1 006	7,655 7,534	708	-2I2 -209	1,820 1,781	I,802 I,629	4,303	t	Funds at end of Year.	

47	B.G.S	***		3-66	{	1910	6 ₉	***	***	I	7° 68	42 41	34 38		76 80	- 6 - 12	- I 3	- 19 - 13
48	M.J.M.B.S	8.64	0.480	0.000	-{	1910	259	***		***	259 227	194 121	56 57	3 8	253 186	6	66	72 66
49	U.F.J.B.S		0.400	•••	-{	(1909)	53	•••		24	78 39	48	13	•••	61 48°	17 - 9	- 9	8 - 9
50	V.R.M.B.S.	* * *	•••	0.00	{	1910	702 723	***		6 ₅ 8	707 1,381		601 828	27 22	628 850	.79 531	531	610 531
	Total	•••	* **		{	1910	187,519 181,679	2,689 2,581	1,567 1,456	21,919	213,649 206,478	132,818	65, 7 87 63,423	11,194	209,799	3,895 3,946	69,989	73,884 69,989
	Fem	ale So	cieties															
3(7)	I.O.O.F	•••	***	0.00	{	1910	870 837	18 25	18	115	1,021 1,012	638 626	248 266	82 51	968 943	53 69	56 6 49 7	619 566
4 (f)	U.A.O.D	•••	•••		{	1910	I,001 I,022	3 3 37	7 6	202	1,243 1,192	844 777	334 294	57 43	1,235 1,114	8 78	419 341	427 419
6 (f)	A.O.F., Bendigo	•••	***	***	{	(1909)	4 9 48	***		•••	49 48	24 35	23 24	1	47 60	2 - I 2	- 62 - 50	-60 -62
9 (f)	A.O.F., Melbourne		***	0.64	{	1910	605 550	***	2	76 83	681 635	390 368	207	44 42	641 615	40	123	163 123
18 (<i>f</i>)	I.O.R	•••	•••	***	{	1910	341 312	8	8	97 103	454 434	302 282	101	53 27	456 399	- 2 35	273 238	271 273
22 (f)	H.A.C.B.S	* **	0 6 6	* **	{	1910	1,696 1,534	45 41	3 2	186 156	1,930	1,454 1,344	354 312	54 60	1,862 1,716	68 17	252 235	320 252
23 (f)	0.S.A	•••	***	***	{	1910	6	444	•••	•••	6	5 6	•••	2 I	7 7	- I	4 5	3.4
26 (f)	S.P.S	• • •	• • •	***	{	1910	3 I 2 6	2 I	000	4 3	37 30	20	16 19	ı	37 46	16	- 19 - 3	- 19.
28 (f)	P.A.F.S	* * *	***	***	{	1910	1,462	54 47	5 5	580 463	2,101	1,420	418 374	195	2,033 1,731	68 81	425 344	493 425
38 (f)	I.N.F	***	***	***	{	1910	239 183	15	***	27 26	281 218	203 154	48		251 193	30 25	52 27	82. 52.
42	A.W.A	•••	***	***	{	(1909). 1 9 10	3,108 2,747	107	14	217 278	3,446 3,140	2,251 2,069	908. 781	47 60	3,206	240 230	702 472	942 702
	Total	'8'es	est (a.	•••	{	1910	9,408 8,562	282	55 47	I,504 I,378	11,249	7,551 6,955	2, 657 2, 404	535 375	10,743	506 526	2,735	3,24I 2,735

Note,—The minus sign (-) signifies the excess of expenditure over receipts, or a debit balance.

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						The same state of			Amount of Funds.				9
No.	Society				Year.			Invested.		Unin	vested.		Interest realized.
						At end of Year.	On Mortgages and Debentures.	In Banks at Interest.	In Halls and other Freehold Property.	Cash not bearing Interest.	Improperly in use by other Fund.	Proportion invested.	Intology Tourist
						£	£	£	£	£	£	per cent.	per cent.
1	M.U.I.O.O.F. ,,,		•••		1910	559,827 539,142	322,175 314,064	189,624 176,903	34,610 36,992	13,274	144	97·6 97·9	4·22 4·13
2	G.U.O.O.F	•••	•••		1910	76,318 73,661	51,256 49,262	18,044 16,586	2, 166 3,446	4,851 4,364	3	93°6	3°95 3°94
3	I.O.O.F		•••		1910 (1909)	172,006 166,247	127,415	13,294 25,298	20,516 20,865	9,695 8, 9 98	1,086	93 ⁷ 94 ⁴	3.21
4	U.A.O.D	•••	/ _{1.}		1 9 10 (1909)	152,711	115,585	27,364 28,005	4,571 3,896	4,889 2,808	302 236	96·6 97°9	3.84
6	A.O.F., Bendigo	•••			1910	7,315 7,245	4,826 4,685	1,394 1,575	247	188 306	660 679	88 · 4 86 · 4	2·93 3·75
7	A.O.F., Geelong and Western	•••	•••		1910	5,744 5,955	1,760 1,400	3,376 3,874	411 412	197 269		96·6 95°5	3.19
9	A.O.F., Melbourne	•••	***		1910	130,231	72,738 69,515	35,323 35,355	16,316 16,195	5,847 4,106	7 20	95°5 96°7	4.04 4.12
10	A.O.F., Ovens and Murray	***	***		1910	7,106 7,022	3,799 3,605	2,786 2,941	:::	517 472	4 4	92.7	3.79 3.56
12	A.O.F., Court Warrnambool		***		1909)	4,583 4,382	4,142 4,001	178	100	163		96.4 99.3	4°75 5°05
13	A.O.F., Court Unity	•••		{	1910	2,694 3,039	1,431	1,250 500		13	•••	99°5 94°5	4·26 4·79
15	A.O.F., Court Ararat	***	***		1910	2,370 2,341	780 980	1,100		490 105	7	79°3 95°2	3.61
18	I.O.R	•••			1 91 0 (1909)	268,518 254,286	212, 2 58 199,377	37,508 37,004	13,090	5,388 3,711	274 136	97°9 98°5	4·46 4·44
21 _A	0.S.T				1909)	56,607 53,511	47,4°1 45,358	4,874 4,304	2,28 9 2,417	2,036 1,432	7 7	96.4 97.3	4.86
22	H.A.C.B.S				1910	60,933 57,029	38,665	17,580	537 537	3,474 3,956	677	93.5	4.13

4.86	
4 · 34 4 · 74	
3.81 3.80	
3·58 4·24	
3.02	
4.87 4.81	
3.03 2.03	
3.63	

23	Ó.S.A.		***		***	{	(1909)	3,462 3,463	I,033 I,262	1,310	38 I 55	459 519	279 280	78·7 76·9	1.99
25	G.U.O.F.G.	***			•••	{	1910	24,156 22,543	14,112	7,812 8,675	995 995	1,194 9°3	43	94 9 95 9	4.06 3.92
26	S.P.S			***	***	{	1910	20,561 20,221	9,880	2,841 2,462	4,322 4,322	1,171 2,510	2,347 777	32. 9 83.7	3.95
28	P.A.F.S.	•••	•••	•••	•••	{	1910	30,182 27,625	23,871	4,272 4,239	1,007 850	981 755	5 I 44	97.1 96.6	4°41 4°23
30	A.N.A	0.0**	199	•••		{	1910	316,755 289,215	240,749 221,662	45,113 43,663	4,9 66 5,622	25,835	9 2 89	91·8 93·7	3.48
32	G.S.R.S.	•••			***	{	1910	3,761 3,479	3,027 2,920	250 103	37° 37°	114 86	•••	97°0 97°5	4·42 4·86
38	I.N.F			•••	•••	{	1910	16,004 14,464	12,654	2,269 1,878	1,096	973 995	108	93°2	4 · 34 4 · 74
39	M.T.B.S.	•••	•••		***	{	1910	6,312 6,229	6,312 6,229	***	•••	•••	•••	100.0	3.81
44	M[C.M.C., G.	U.O.O.I	?.		•••	{	1910	888 844	820 575	67 2 68	•••	1	***	99.9	3·58 4·24
45	C.B.S	•••			•••	{	1910	194	•••	194 19 9	***	•••		100.0	3.05
46	B.B.C. M.B.S.		•••	•••		{	1910	639 593	500	139 93			•	100,0	4.87 4.91
47	B.G.S.	***	•••	•••	•••	{	1970	1,096 1,079	150	8 ₇₇ 8 ₉₇		49 44	20 13	93°7 94° 7	3 03
48	M.J.M.B.S.	• • • • • • • • • • • • • • • • • • • •	•••		•••	{	1910	1,908 1,778	1,436 1,436	472 342		•••		100,0	3.63 3.02
49	U.F.J.B.S.		••••	•••	•••	{	1910	398 388	***	398 379	•••	•••	9	100°0 97° 7	2.30
50	V.R.M.B.S.		•••	***	•••	{	1910	21,328 19,679	20,650	25 0 500	•••	428 929	•••	98.0	2.85
	To	otal	•••	•••	•••	{	1910	1,954,607 1,855,606	1,339,425	419,959 415,252	106,894	82,227 66,773	6,102 3,4 + 7	95°5 96°2	4.06 4.05
							(* 7~7)	-,033,000	2,23/,000	T-3;~3-		-1//3	3177/	,	

TABLE IV.—SICE AND FUNERAL FUND: Investments, Interest, 1910—continued.

						,					Amount of Funds.				
Ko.	4.		Society.				Year.	1 9 2 8 4 6 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	£ 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Invested.		Unin	vested.	200-3	Interest realized
	V B M F							At end of Year.	On Mortgages and Debentures.	In Banks at Interest.	In Halls and other Freehold Property.	Cash not bearing Interest.	Improperly in use by other Fund.	Proportion invested.	
40				6 2 -			7 (:: 1:: 1:: 1:: 1:: 1:: 1:: 1:: 1:: 1::					
		Fe	male So	cieties	•			£	£	£	£	£	£	per cent.	per cent.
3 f)	I.O.O.F.	* 9=2		•••	• •••	{	(1909)	385 542	1 2.00	426 555	•••	- 44* - 22*	3 9	100.0	4·09 3·56
4(f)	U.A.O.D.	•••			***	{	(1909)	3,601 3,112	608 547	2,877 2,410	***	99 145	17	96.8	3.25
6 (f)	A.O.F., Bend	igo		•••	***	{	(1909)	53° 531		459 228	•••	11 241	60 62	86·6 42·9	3,30 1,35
9 (f)	A.O.F., Melb	ourne			•••	{	(1909)	1,302		1,148 1,046	•••	154		88·2	3.10
18 (f)	I.O.R.	•••			•••	{	1910	2,647 2,121	1,978 1,956	245 174		424 - 9*		84.0	4.91 4.91
22 (f)	H.A.C.B.S.	•••	•••			{	(1909)	6,217 5:371	2,180	3,797 3,535	***	170 216	70 68	96°1 94°7	3·50 3·77
23 (f)	O.S.A.	•••	•••	•••		{	(1909)	9		9	•••		***	100.0	•••
26 (f)	S.P S.	••				{	(1909)	121	•••	89	***		20	83.2	2.61
28 (†)	P.A.F.S.				***	{	1910	3,219 2,588	1,544 1,194	1,646 1,308		17 82	12	96.4 99.1	4.48 3.97
38 (f)	I.N.F.					{	1910	143		143				100.0	3.19 3.19
42	A.W A					{	1910	5,784 5,126	1,945 1,795	3,363 2,826		475 5°4	I	90.1 91.8	3,14
		Total		e 0		{	1910	23,961 20,770	8,255 7,044	14,217	•••	1,306	183	93.1 93.8	3·56 3·48

^{*} The amount by which the debit balances exceeded the amount of cash not bearing interest.

TABLE V.—EXPERIENCE: SICKNESS, MORTALITY, DEPARTURES, EXCLUSIONS, 1910.

							Sicl	rness.					. M	ortality.			Depar	tures.*	Exclusi	ons. †
				Membe	rs Sick.		Duration.			Sick Pay.		Mem	bers.		Wives.					
No.	Society.		Year.	Number.	Per 1,000 Effective Members.	Number of Weeks.	Per Sick Member.	Per Effective Member.	Per Sick Member.	Per Effective Member.	Per Week.	Per 1,000 Members.	Per 1,coo Effective Members.	Number of Deaths.	Per 1,000 Members.	Per 1,000 Effective Members.	Per 1,000 Members	Per 1,000 Effective Members.	Per 1,000 Members.	Per 1,000 Effective Members.
							wks. dys.	wks. dys.	£ s. d.	£ s. d.	£ 8. d.									
1	M.U.I.O.O.F	{	(1909)	5,904 5,200	244.8	58,021 54,657	9 5 10 3	2 2 2 2	7 2 2 7 II 4	I 14 10 I 13 3	0 14 6 0 14 5	12.27	13.48	124 124		5.14	76.23	78.60	57.10	61.87
2	G.U.O.O.F	{	1910	663 552	246.1	6,753 5,992	10 1	2 3 2 I	5 14 5 5 15 9	I 8 2 I 3 IO	0 II 3 0 IO 8	16.77	18·56 18·64	6 13	2°01 4°35	2 · 2 3 4 • 8 5	67°40 79°32	74.61 88.33		63.10 63.10
3	I.O.O.F	{	1910	1,771	252.0	13,395	7 3 7 4	I 5	5 6 11	1 6 II 1 5 I	0 I4 2 0 I4 3	8.83	12.10	41 40		5·84 5·78	102.89	124.22		79.83 92.99
4	U.A.O.D	{	1910	2,474	214.2	18,318	7 2 7 5	I 4 I 3	5 ° 2 5 4 °	I I 6	0 13 7 0 13 4	8·50 9·56	9.63	46 51	3.52	3 · 99 4 · 48	91.40 84.82	103.80	77.91	88.19
6	A.O.F., Bendigo	{	1910	82 80	334.7	1,691	20 4 21 2	6 5 6 I		2 3 4 1 14 4		52.63	53°06	2 I		3.62 8.16		187.76	64·78 64·75	65·31 65·22
7	A.O.F., Geelong and Western	{	1910	75 61	300.0	1,075	14 2	4 2 2 5 .		2 IO 2 I 9 3	0 II 8 0 IO 2	19.53	20.00	4	7.66	16.00	35.16	36.00	35.16	36°00 27°56
9	A.O.F., Melbourne	{	1910	2,171 1,942	242.5	23,036	IO 4 II 2	2 3 2 3	5 17 11 6 4 6	1 8 7 1 8 1	0 IO II	13.11	14.85	65 50	6.41	7 · 26 5 . 80	84°75 82°59		73°31 75°05	83.09 86.63
.0	A.O.F., Ovens and Murray	{	1910	94 86	251.3 233.1	1,092	11 4	2 5 2 5	6 16 10 7 5 10	1 14 5			13.55	4 4	9.85		19.70	21.39 35.23	17·24 32·66	18·72 35·23
1.11.	A.O.F., Portland ‡	{	1910	***		,	***	•••					•••	***		•••				•••
12	A.O.F., Court Warrnambool	{	1910	36 26	257°1 183°1		13 0		5 8 11 9 2 4	1 13 5	0 8 5	6.49	7.04			7 14 7 04	19'48		70.21 19.48	78·57 21 13

^{* &}quot;Departures" signifies members who have left for all causes except Death.

^{† &}quot;Exclusions" signifies members who have left for all causes except Clearance and Death.

[:] Amalgamated with Melbourne District A.O.F

Table V.—EXPERIENCE: Sickness, Mortality, Departures, Exclusions, 1910—continued.

32	30	62	26	C3 TO	22	22	21 _A	18	150	13		NO.	4	
G.S.R.S.	A.N.A.	P.A.F.S.	S.P.S.	G.U.O.F.G.	O.S. A.	H.A.C.B.S.	O.S.T.	I.O.R.	A.O.F., Court Ararat	A.O.F., Court Unity				
:-	:	:	÷	:	:	:	:	•	t Ara	t Unit		Society		
:	÷	:	:	:	:	•		•	rat	¥		3.		
	_	_	_	~			_			~				
(1909)	1910	(1909)	(1909)	(1909)	(1909)	(1909)	(1909)	(1909)	(1909)	1910		X ear	1	
2 2 3	5,000	737	93	372	46	1,398	538	2,866	ω 4	33 33		Number.	Memb	
167.9	195.6	242.8	195.4	241.2	265.9	248.7	199.3	198.5	210.5	571.4		Per 1,000 Effective Members.	Members Sick.	
232	22,807	4,113 3,432	787 643	2,487	605	11,720	5,633 5,641	22,228	21	903		Number of Weeks.		
5 3 10 I	4 4 5	v v v 4 w	67	6 4	12 2 13 1	9 %	9 z	87	5 2	28 4	wks. dys.	Per Sick Member.	Duration.	
н 0	н н	нн	H H	нн	ယယ	10 10	4 4	н ы	4 1	16	wks.	Per Effective Member.	P	Sickness.
5 4 7	0 0 4 3	4 4	4 4	4 +	ω ω	0 4	н о	4 4	3 23 5	3 12	dys.			
7 18 3	3 19 6	1 2 11	50 10 10 10 10 10 10 10 10 10 10 10 10 10	4 16 2 4 10 6	5 5 7	4 15 10 5 1 8	4 IO O	5 12 7 5 16 5	5 0 0	3 6 3	£ s. d.	Per Sick Member.		
o 13 5	0 17 10 0 16 3	1 0 2 0 18 8	1 2 4 0 19 10	I 3 3	I 10 8	I 3 IO	H H O O	I 4 0	3 16 8 1 2 1	7 12 2	£ 8. d	Per Effective Member.	Sick Pay	
0 14 11	0 I7 5	0 14 11	o 13 5	o 14 5	0 8 8 0 7 I0	0 10 10	0 0 9 8 8	0 I4 6	0 16 10	0 0	£ s. (Per Week.		
6.90	4.18	5.06	19.23	9.02	10.93	9.03	5.90	7.45	52.63	5 107.14	d.	Per 1,000 Members.	Mei	
14°39 7°30	5.04	6.42	27.54	9.08	23.26	15.83	7.04	8.41	52.63	107.14		Per 1,000 Effective Members.	Members.	
.:	55	16	44	4 9	ων	34	Or H	7	::	: 3		Number of Deaths.		Mortality.
6.90	2.05	4.20	7.81	5.30	16.39	3.41 5.13	0.31	0.73	::	53.57		Per 1,000 Members.	Wives.	
7.30	2.46 3.04	1.78	8.47	5.84	17.34	4.09	0.37 1.85	0.82	::	53.57		Per 1,000 Effective Members.		
52.98	124.63	97.93 109.05	83.98 36.54	74°16 79°34	50°28 32°79	83.98 87.36	97°45 129°34	99.88	52.63	71.43		Per 1,000 Members.		Depa
57.55	150.07	138.37	39.92	81.71 87.77	52.33 34.68	105.33	151.91	98.15	52.63	71.43		Per 1,000 Effective Members.		Departures.*
52.98	85.85	84.01 95.28	31.25	68°28 73°96	50.28 32.79	71.39	83.18	70°13 58°14	52.63	71.43		Per 1,000 Members.		Exclu
57.55	102.90	120.90	33.90 35.71	75°23 81°78	52°33 34°68	85.73 83.86	98.49	79.12	52.63	71.43		Per 1,000 Effective Members.		Exclusions,†

38	I.N.F	{	(1909)	434 389	244.6 253.1	2,308 2,083	1 2	2 2	_	2	4 6 8 4 II 8	I	I 2 I 4	0 16	4 2	5°16	6°20 9°59	6	2.82	3,28	111.43	146.00	115,49	138.67
39	M.T.B.S	1	(1909)	596 519	543.8	2,219 2,169	3 4	4		0	3 II 7 4 0 I		18 II 19 4	0 19		4°30 7°93	4.56 8.52	3 2	2.28 1.46	2.74	79.11	83°94 54°92	20,11	83°94 54°92
44	M.C.M.C., G.U.O.O.F.	{	(1909)	16 12	225°4 169°0	390 365		3		3	2 18 9 4 5 °		13 3 14 4	0 2 0 2		27.03	28.17		12,99	14.08	67°57 64°94	70°42 70°42	67·57 64·94	70.42
45	C.B.S	{	1910	6	260°9 230°0	69	3	-	3 0		3 0 0		13 I 15 0	0 18				I	40.00	43.48	40.00	43°48 208°33	40.00	43.48
46	B.B.C.M.B.S	, {	1910	19	311,2	65 56	2	0	0 5	5	3 · 7 · 4 2 · 9 · 6		1 0 14 9	o 19 o 16		15.38	15.38	•••	•••	•••	96.77	98'36	96.77	98.36
47	B.G.S	{	(1909)	6 6	181.8	96 66		0	2 5 I 5	-	9 10 0 7 0 0		14 7 3 4	0 11		28.57	30.30	***	•••		28.57 27.03	30'30	28°57 27°03	30°30 27°78
48	M.J.M.B.S	{	(1909)	10	67.6	35 28	3 5		0 3		4 16 0 7 16 0		12 0	I 7			•••	1	12.35	13.21	81.40 24.69	87.20 27.03	81°40 24°69	87.20 27.03
4 9	U.F.J.B.S	{	1910	I	71.4	5	5		0 2	2	4 0 0	0	5 9	0 16	0			•••	•••					
50	V.R.M.B.S	{	(1909)	797 778	356.0	4,202 4,122	5 5		3 3		4 I O 4 2 8	I 2	8 0	o 15		13°95 25°74	27.85	15	4.10	4°47 13°05	66.48	72°35 428°20	66°48 395°82	72°35 428°20
	Total •••	{	(1909)	26,342 23,108	238.8 238.8	204,737	7 8 2		I 5		5 7 6 5 t2 10		5 8 4 7	0 13		9°07 9°56	10,41	437 436	3.45 3.58	3.96*	95.76 97 ⁸ 5	109.94	72°29 75°22	83.00 86.47
3 (f)	Female Societies.	{	1910	131	223.9	801 688	6		I 2		2 16 0 2 17 2		12 6 11 2	0 9		3.89 2.29	5°13 3°46		•••	•••	222.80	294.02	211'14	278.63 306.53
4 (1)	U.A.O D	{	1910	190	199.8	1,179	6 7		I I		2 12 IO 3 0 6	0 :	10 7	0 8	6 4	3°29 2°49	4°21 3°16		•••	•••	207.89	266°04 315°40	187.35	239°75 306°93
6 (f)	A.O.F., Bendigo	{	1910	17	392.3	185 257	18		4 2 5 4		3 2 4 5 7 2	I	4 8	o 5		21.74	23.26			•••	180.00 89.09	199.99	180.00 86.89	93.05
9 (f)	A.O.F., Melbourne	{	(1909)	7 I 54	171.5	537 370	7 6		I 2		2 13 10 2 14 5		9 3 7 8	0 7	2 8	1.48	9.66 9.66	•••		•••	211.21	301.93 323.46	204°74 172°91	292°27 253°26
18 (f)	I.O.R	{	(1909)	126	302.9	8 7 9 377	7 8		2 I		3 i 7 3 i 6	0	18 8	0 8	3	3°24 8°45	4.81 11.28				173°42 146°48	257°21 195°49	153.66 143.66	228.37
22 (f)	H.A.C.B S	{	(1909)	215 162	169.0	1,396	6		0 5		2 I 5 2 2 I 3 I 0		9 4 7 9	o 8		3.39	4°72 5°34		•••	•••	152.95	232.51		208.33
23 (f)	O.S.A	{	(1909)		250.0	5	5	-	I 2	2	2 0 0			0 8					***		375°00 500°00	750.00	375.00	750.00
26 (f)	S.P.S	{	(1909)	7 3	388.9	29 18	4 6	I o	I 4		2 0 0 3 0 0		7 10	0 9					•••	•••	75°00 289°48	166.67 478.26	75.00 289.48	
					* ((D	······································															-			

^{* &}quot;Departures" signifies members who have left for all causes except Death. † "Exclusions" signifies members who have left for all causes except Clearance and Death

TABLE V .- EXPERIENCE : SICKNESS, MORTALITY, DEPARTURES, EXCLUSIONS, 1910 - continued.

		No.	-44		28 (f)	38 (<i>f</i>)	42	
		Society		FEMALE SOCIETIES-continued.	P.A.F.S	I.N.F	A.W.A	Total
		Year		d.	(1909)	(1909)	(1909)	(1909)
	1				9)	9)	9)	
	Members Sick	Number.			209 156	31 27	400 305	1,398
	rs Sick.	Per 1,00c Effective Members,			170.9	164.9 194.2	204.6 183.5	202.3
		Number of Weeks.			1,261 1,058	201 154	2,816 2,156	9,289
ŭ	Duration.	Per Sick Member.	wks. dys.		6 0	5 4	77	7 0
SIGKHESS.		Per Effective Member.	wks. dys.		I I	1 I O	I I 3	I 2
		Per Sick Member.	£ s. d.		2 12 9	2 14 2 2 5 2	3 0 0	2 16 6
	Sick Pay.	Per Effective Member.	£ s. d.		0 IO 4	0 8 11	0 FO II	o oi o
	10 0	Per Week.	£ s d.		0 8 9	0 8 4 0 7 H	0 0 8 8 5 6	0 8 8 6
	Ме	Per 1,000 Members.			2.80	14.81	2.99 4.62	3.77 3.71
i.	Members.	Per 1,000 Effective Members.			3°75 6°57	21.28	4.09	5°21 5°26
Managa control .		Number of Deaths.			::	::	::	.: ::
	Wives.	Per 1 000 Members.			::	::	::	::
		Per 1,000 Effective Members.			::	1::	::	::
Бераг		Per 1,000 Members.			218.03	144°44 •133°66	194.15	192.92
Departures.*		Per 1,000 Effective Members.			308.63	194*24	318.89	266.35
Exclusions		Per 1,000 Members.			213.14	137*04	1 77.66 1 98.66	177.93
ons.		Per 1,000 Effective Members.			289.16	196.81	242.46	245.66

TABLE VI.—OTHER SOCIETIES AND FUNDS: RECEIPTS, EXPENDITURE, AND CAPITAL FOR 1910.

		Rece	ipts.		5		Expen	dicure.			ž.	Year.		-	Disposal	of Capital.	
							dows				ipts over	Beginning of	of Year.		Invested.		
Society.	Contributions.	Interest.	Other Receipts.	Total.			Bounties to Widows and Orphans,	Management,	Other Expenditure,	Total.	Excess of Receipts Expenditure.	Capital at Begi	Capital at End	On Mortgages.	In De bentures	In Banks at Interest.	Cash not bearing Interest.
M,U,I,O,O,F,	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
Bendigo District. Widows and Orphans' Fund	350	554	19	923			620	115		735	188	13,609	13,797	12,359	•••	1,146	292
PORT PHILLIP DISTRICT.																	
Widows and Orphans' Institution— Funeral Fund Management Fund	33 16	² 77	•••	310	***		396		5	401 50	- 1 - 91	6,317 457	6,226 456	5,778 350	 85	250	198
Total	49	310	•••	359		***	396	50	5	451	-92	6,774	6,682	6,128	85	250	. 219
Total of Widows and Orphans' Funds	399	864	19	1,282		***	1,016	165	5	1,186	96	20,383	20,479	18,487	85	1,396	511
					Pension Fund.	Voluntary and Retir- ing Fund.	Decease Fund.										()
Congregational Ministers' Provident Society+	5.5	876	35	966	488	94	125	17	***	724	242	17,829	18,071	17,164		652	255
					Medical Atten- dance and Medicine.												
C.M.B.S †	944	•••	20	964	690	***		252	•••	942	2.2	3.5	5.7				57
The 16 Dividing Societies†	3,772	25	212	4,009	1,306	Funeral Benefits.	Sick Pay. 815	385	Dividends.	4,010	-1	228	227		***	227	

Note,—The minus sign (-) signifies excess of expenditure over receipts.

† The number of members in these Societies at the end of 1910 was: -C.M.P.S., 32; C.M.B.S., 759; Dividing Societies 2,471.

TABLE VII .- TOTAL SOCIETIES, BRANCHES, and MEMBERS 1878-1910.

					•		Members.					
Year.	les.	nes,	Admitt	ed by-		Left by—		At beginning	At end of	Average	Average Number of Effective Members.	Gain. (Loss)
	Societies.	Branches,	Initiation.	Clearance.	Death.	Clearance.	Arrears, &c	of Year.	Year.	Number.	-	
1878	35	756	4,566	564	467	663	3,756	45,430	45,674	45,552		244
1879	35	766	4,650	575	452	762	4.317	45,674	45,368	45,521	*	- 306
1880	33	748	5,197	642	425	660	3,737	45,368	46,385	45,876	*	1,017
1831	33	759	6,8,74	850	571	616	3,491	46,385	49,431	47,908	*	3,046
1882	33	762	7,516	929	606	692	3,918	49,431	52,660	51,045	*	3,229
1883	33	776	9,253	1,144	593	744	4,218	52,660	57,502	55,081	46,830	4,842
1884	32	788	8,264	1,021	640	890	5,040	57,502	60,217	58,859	50,584	2,715
1885	32	817	9,208	1,138	631	870	4,932	60,217	64,130	62,173	52,989	3,913
1886	30	856	11,076	1,369	703	959	5,433	64,130	69,480	66,805	55,507	5,350
1887	32	891	11,069	1,368	801	1,290	7,310	69,480	-72,516	70,998	58,948	3,036
1888	33	930	13,071	1,530	790	1,261	6,410	72,516	78,656	75,586	61,987	6,140
1889	33	969	14,773	1,712	883	1,571	7,922	78,656	84,765	81,710	66,558	6,109
1890	33	1,003	13,174	1,734	925	1,743	8,871	84,765	88,134	86,450	70,510	3,369
1891	33	1,048	12,664	1,608	1,001	1,890	9,112	88,134	90,403	89,269	73,144	. 2,269
1892	33	1,061	8,919	1,378	915	1,579	11,203	90,403	87,003	88,703	73,163	- 3,400
1893	33	1,064	7,669	1,242	838	1,570	11,502	87,003	82,004	84,504	70,381	-4,999
1894	33	1,075	8,158	1,193	817	1,291	10,043	82,004	79,204	80,604	67,735	-2,800
1895	31	1,069	9,128	1,347	920	1,407	8,040	79,204	79,312	79,258	67,077	108
1896	32	1,074	10,304	1,368	891	1,526	7,876	79,312	80,691	80,001	68,002	1,379
1897	31	1,081	11,130	1,221	867	1,462	6,701	80,691	84,012	82,352	70,186	3,321
1898	31	1,088	12,406	1,408	931	1,539	6,630	84,012	88,726	86,369	73,556	4,714
899	29	1,105	13,222	1,681	993	1,808	7,128	88,726	93,700	91,213	77,772	4.974
900	29	I.III	12,652	1,674	976	1,825	7,288	93,700	97,937	95,819	82,283	4,237
901	29	1,132	12,042	2,013	1,036	2,232	7,941	97,937	100,783	99,360	85,795	2,846
902	28	1,146	11,413	2,199	1,023	2,523	8,485	100,783	102,364	101,574	87,763	1,581
903	25	1,155	10,138	1,965	1,021	2,213	9,516	102,364	101,717	102,040	88,154	-647
904	25	1,161	11,286	1,550	988	1,819	8,382	101,717	103,364	102,540	88,972	1,647
905	25	1,190	11,220	1,536	1,018	1,696	7,713	103,364	105,693	104,528	90,886	2,329
906	25	1,230	12,827	1,925	1,037	1,946	7,341	105,693	110,121	107,907	93,622	4,428
907	26	1,237	14,343	2,034	1,038	2,195	7,367	110,121	115,898	113,009	98,167	5,777
908	41	1,268	15,276	2,062	1,143	2,228	8,173	115,898	121,692	118,795	103,121	5,794
909	47	1,283	16,261	2,564	1,166	2,757	9,168	121,692	127,426	124,559	108,712	5,734
1910	47	1,317	15,248	2,713	1,158	2,971	9,154	127,426	132,104	129,765	113,428	4,678
878-1910			354,997	49,257	28,264	51,198	238,118	45.430	132,104			86,674

^{*} The effective members, those entitled to sick or funeral benefits, were not distinguished from the total number of members prior to 1883.

Table VIII.—Total Receipts, Expenditure, and Funds in Sick and Funeral and Medical and Management Funds, 1878-1910.

		Recei	pts.				Expend	liture.			ots re.	ling	
Year.	Contributions, Entrance Fees, and Levies.	Interest,	Other Receipts.	Total.	Sick Pay.	Funeral Benefits.	Medical Attendance and Medicine.	Management.	Other Expenditure.	Total.	Excess of Receipts over Expenditure.	Funds at beginning of Period.	Funds at end of Period.
	£	£	£	£	£	£	£	£	£	£	£	£	£
1878	131,019	18,015	12,845	161,879	45,141	11,412	47,131	25,374	10,992	140,050	21,829	367,079	388,908
1879	130,245	20,981	18,491	169,717	47,257	11,031	47,467	24,842	15,196	145,793	23,924	388,908	412,832
1880	132,061	22,612	15,688	170,361	46,157	10,083	47,354	25,014	14,858	143,466	26,895	412,832	439,727
1881	139,085	22,577	17,609	179,271	49,219	13,276	49,716	25,891	16,376	154,478	24,793	439,727	464,520
1882	149,991	. 24,490	19,063	193,544	50,489	12,996	53,397	27,544	20,506	164,932	28,612	464,520	493,132
1883	161,310	25,386	23,141	209,837	55,002	14,191	57,608	28,342	21,509	176,652	33,185	493,132	526,317
1884	172,853	29,104	23,710	225,667	55,196	14,592	62,060	29,891	20,292	182,031	43,636	526,317	569,953
1885	181,210	30,815	22,433	234,458	61,296	14,976	65,135	31,555	17,860	190,822	43,636	569,953	613,589
1886	193,911	32,010		258,971	63,499	17,118	69,901	33,278	22,994	206,790	52,181	613,589	665,770
1887	203,559	36,608	26,939	267,106	69,045	17,650	73,003	35,525	23,592	218,815	48,291	665,770	714,061
1888	223,019	37,874	21,035	281,928	67,347	18,260	77,923	36,499	27,713	227,742	54,186	714,061	768,247
1889	236,131	40,485	25,391	302,007	75,811	20,601	84,069	41,985	19,175	241,641	60,366	768,247	828,613
1890	246,516	45,838		320,163	88,641	20,867	88,591	45,765	24,843	268,707	51,456	828,613	880,069
1891	254,721	46,783	36,087	337,591	98,016	22,441	91,024	48,080	27,775	287,336	50,255	880,069	930,324
1892	245,914	47,569	20,000	319,549	90,924	20,827	90,955	49,158	19,080	270,944		930,324	978,929
1894	233,498	46,446	25,207	305,151	101,253	19,105	84,918 81,244	45,538	25,662	271,735	35,421	1,014,350	1,014,350
1895	230,004	42,889	31,882	304,775	103,457	21,419	80,955	43,861	22,718	272,410		1,014,350	
1896	236,302	41,198	29,124	306,624	98,582	21,164	83,534	43,967	20,462	267,709		1,072,119	
1897	242,767	40,837	25,946	309,550	100,315	21,152	85,441	46,160	23,883	276,951		1,111,034	
1898	255,179	41,222	27,153	323,554	111,068	22,028	89,647	46,967	23,517	293,227		1,143,633	
1899	275,317	42,268	28,841	346,426	114,816	23,384	95,714	49,527	25,135	308,576		1,173,960	
1900	286,931	45,885	35,602	368,418	106,541	24,802	100,706	51,041	30,070	313,160		1,211,810	
1901	297,978	48,554	25,268	371,800	116,603	24,163	104,095	53,211	22,985	321,057		1,267,068	
1902	295,797	49,032	25,115	369,944	114,442	24,242	104,435	53,273	27,073	323,465		1,317,811	
1903	301,214	52,455	26,514	380,183	114,462	23,506	106,103	54,455	24,251	322,777	57,406	1,364,290	1,421,696
1904	310,617	57,168	27,663	395,448	122,104	24,060	107,179	55,677	22,813	331,833		1,421,696	
1905	315,768	59,337	24,082	399,187	117,448	24,597	110,854	55,868	17,639	326,406		1,485,311	
1906	329,119	62,789	28,597	420,505	122,296	24,722	115,795	58,010	22,190	343,013		1,558,092	
1907	339,641	66,177	26,889	432,707	126,140	25,097	120,038	58,292	22,666	352,233		1,635,584	
1908	352,065	68,757	36,843	457,665	130,519	26,562	125,645	60,949	24,272	367,947		1,716,058	
1909	368,990	74,348	55,502	498,840	130,371	27,475	128,533	63,423	29,219	379,021	119,819	1,805,776	1,925,59
1910	384,831	79,084	30,214	494,129	141,590	26,987	132,818	65,787	24,051	391,233	102,896	1,925,595	2,028,49
878-1	8,084,466	1,443,086	886,542	10,414,094	0		2,862,988	1,460,441			1,661,412		2,028,49

Table IX.—Investments, Interest in Sick and Funeral and Medical and Management Funds, 1878-1910.

		Funds	•				
Year.	Total.	Invested on Mortgages and Debentures, and in Bank Deposits.	Invested in Halls and other Freehold Property.	Not invested.	Proportion of Funds invested.	Rate of Interest realized on Total Funds.	
	£	£	£	£	per cent.	per cent.	
1878	388,908	304,641	44,002	40,265	89.7	4.76	
	412,832	328,426	47,856	36,550	01.1	5.23	
1879	1 , ,	346,581	48,565	44,581	89.9	5.30	
1880	439,727	340,581	47,168		89.4	4.99	
1881	464,520		44,846	49,434	90.4	5.11	
1882	493,132	400,968		47,318	91.3	4.98	
1883	526,317	429,157	51,588	45,572	, ,	2.31	
1884	569,953	465,984	47,245	56,724	90.0	5.21	
1885	613,589	510,897	46,530	56,162	90.8		
1886	665,770	559,112	57,547	49,111	92.6	5.00	
1887	714,061	604,360	55,117	54,584	92.4	5.31	
1888	768,247	638,030	66,852	63,365	91.8	5.11	
1889	828,613	698,587	69,527	60,499	92.7	5.07	
1890	880,069	748,609	69,813	61,647	93.0	5.37	
1891	930,324	804,565	70,365	55,394	94.0	5.17	
1892	978,929	846,036	73,915	58,978	94.0	4.98	
1893	1,014,350	884,150	79,994	50,206	95°I	4.66	
1894	1,039,754	891,602	87,286	60,866	94°I	4.53	
1895	1,072,119	911,634	94,029	66,456	93.8	4.06	
1896	1,111,034	925,147	106,336	79,551	92.8	3.77	
1897	1,143,633	953,232	114,600	75,801	93.4	3.62	
1898	1,173,960	968,197	122,636	83,127	92.9	3.26	
1899	1,211,810	997,628	141,831	72,351	94.0	3.24	
1900	1,267,068	1,034,467	143,995	88,606	93.0	3.40	
1901	1,317,811	1,099,934	144,739	73,138	94.5	3.76	
1902	1,364,290	1,156,127	135,475	72,688	94.7	3.67	
1903	1,421,696	1,220,601	134,308	66,787	95.3	3.77	
1904	1,485,311	1,273,244	145,114	66,953	95.5	3.93	
1905	1,558,092	1,345,777	144,961	67,354	95.7	3.90	
1905	1,635,584	1,439,159	128,703	67,722	95.9	3.93	
1907	1,716,058	1,520,620	123,028	72,410	95.8	3.95	
1907	1,805,776	1,595,617	140,710	69,449	96.2	3.90	
	1,925,595	1,714,854	127,740	83,001	95.7	3.99	
1909	1,925,595 2,028,491	1,804,676	125,068	98,747	95.1	4.00	
1910	2,020,491	1,004,0/0	125,000	90,747	73 *	T	
Average		4	•••		94.0	4.23	

TABLE X.—EXPERIENCE: SICKNESS, MORTALITY, DEPARTURES, 1878-1910.

				Sickn	less.					Mortality.		T) on a store of
Year.	Membe	ers Sick.		Duration.			Sick Pay.	and the second second	Of Members.	Of V	Vives.	by Arrear &c., and Clearance
	Number.	Per 1,000 Effective Members.	Number of Weeks.	Per Sick Member.	Per Effective Member.	Per Sick Member.	Per Effective Member.	Per Week.	Per 1,000 Members.	Number of Deaths.	Per 1,000 Members.	per 1,000 Members
		-		wks. dys.	working days.	£ s. d.	£ s. d.	s. d.				
1878	8,207	*	55,289	6 4	ways.	5 10 0	*	16 4	10.25	291	6.39	97.01
1879	8,519	*	58,974	6 5	*	5 10 11	*	16 0	9.93	240	5.27	111.27
1880		*		7 0	*	5 11 1	*	15 10	0.59	218	4.75	95.85
1881	8,310	*	58,443 62,174	7 2	*	-	*	15 10	11.02	288	6.01	85.43
1882	8,554	*	64,311	7 I	*	5 15 0	*	15 8	11.87	277	5.43	90,31
1883	8,966	202.5	70,722	7 3	9.1	5 16 0	1 3 6	15 7	10.77	321	5.83	90.00
1884	9,482	183.6	71,907	7. 3	8.5	5 18 11	1 1 10	15 4	10.87	326	5.24	100.42
1885	9,286	206.1	78,642	7 T	8.9	1 -	1 3 2	15 7	10.12	353	5 · 68	93.32
1886	10,920		80,621		8.7	1 2	1 2 11	15 9	10.22	362	5.42	95.68
1887	10,177	183.3		7 5 7 5		1 7		15 7	11.58	321	4.52	121.13
1888	11,209	190'2	88,532	8 0	9.0 8.7	6 3 0	3 2	15 0	10.45	383	5.07	101.40
	11,227	181.1	89,602	8 0	8.9		I I 9 I 2 IO	_	10.81	437	5.35	116.18
1889	12,243	183.8	99,230		_	J - J			10.40	434	5.02	122.78
1890	14,806	210.0	115,906	7 5 7 2	9.9	5 19 9	I 5 2 I 6 IO		11.51		2.00	123.5
1891	17,693	241.9	128,431	,	10.2	1 3			10.35	454	4.70	144.10
1892	13,968	190.9	124,668	9 ° 8 2	11.8	6 10 2	-			1	4.25	154.60
1893	16,611	236.0	138,706					14 7	9.92	359 348	4 23	140.6
1894	15,284	225.6	143,285	9 2	12.7	6 11 10	1 9 9	14 1	11.61	381	4.81	
1895	16,808	250.6	149,800	, ,	13.4	6 3 1	1 10 10	13 10		388	4.85	119.10
1896	15,038	221'I	148,515	9 5	13.1	6 11 1	I 9 0	13 3	11'14	-		117.5
1897	15,773	225.9	149,438	9 3	13.0	6 7 2		13 5	10.27	396	4.83	99.54
1898	18,693	255.5	160,611	8 4	13.0	5 18 10	1 10 5	13 10	10.82	481	5.60	94.79
1899	21,083	272.1	165,616	7 5	13.0	5 8 11	1 9 8	13 10	10, 92	442	4.86	95.6
1900	18,007	219.5	157,235	8 4	11.3	5 18 4	1 6 o	13 7	10,51	424	4.44	95*34
1901	20,832	243.3	169,289	8 I	12.0	5 11 11	I 7 3	13 9	10.45	393	3.96	101.5
1902	20,708	236.4	168,830	8 1	12.0	5 10 6	I 6 2	13 7	10.09	427	4.31	108.25
1903	19,133	217.3	171,327	9 0	12.0	5 19 8	1 6 0	13 5	10.05	408	4.00	113.44
1904	21,050	236.8	181,208	8 4	12.0	5 16 0	1 7 6	13 6	9.64	406	3.96	99.20
1905	20,373	224.2	177,489	8 4	12.0	5 15 4	1 5 11	13 3	9.75	413	3.96	90.0
1906	21,621	231.5	180,814	8 2	12.0	5 13 2	I 6 2	13 6	9.61	424	3.93	85.7
1907	23,427	239.7	184,157	7 5	11.3	5 7 8	1 5 10	13 8	9,18	431	3.83	83.67
1908	23,141	228.0	190,682	8 1	11.1	5 12 9	1 5 8	13 8	9.76	414	3.23	88.30
1909	23,108	218.1	191,808	8 2	10.9	5 12 10	I 4 7	13 7	9.26	436	3.28	97.8
1910	26,342	238.8	204,737	7 5	11.1	5 7 6	1 5 8	13 10	9.07	437	3'45	95.76
verage		222.8		8 1	11.1	5 16 8	1 6 I	14 2	10.56		4.24	104

^{*} See footnote to Table VII.

TABLE XI.—SUMMARY OF ALL FUNDS, 1910.

		Funds.					Amount.
Sick and Funeral							£
		•••	***	•••			1,954,607
Medical and Management		***	***	***	***	31.5	73,884
Widows and Orphans'			***	***		***	20,479
Congregational Ministers'	Provid	lent Soci	iety				18,071
C.M.B.S	•••						57
Dividing Societies		•••	***				227
Other, chiefly Benevolent	and Su	spense	***		***		27,645
Female Societies	•••		•••		•••	***	27,632
		Grand	Total				£2,122,602

APPENDIX D.

FRIENDLY SOCIETIES ACT 1911.

VICTORIA.



ANNO SECUNDO

GEORGII QUINTI REGIS.

No. 2317.

An Act to further amend the Friendly Societies Act 1907.

[4th September, 1911.]

BE it enacted by the King's Most Excellent Majesty by and with the advice and Consent of the Legislative Council and the Legislative Assembly of Victoria in this present Parliament assembled and by the authority of the same as follows (that is to say) :-

1. This Act may be cited as the Friendly Societies Act 1911 and shall be read and short title and construction. construed as one with the Friendly Societies Act 1890 which Act and any Act amending the same and this Act may be cited together as the Friendly Societies Acts.

- 2. For section five of the Friendly Societies Act 1907 there shall be substituted the Amendment of No. 2107 s. 5. following section:
- "5. (1) If at any time it appears to the Government Statist that the tables of contributions of a society are not adequate to provide the benefits to be received in consideration of such contributions the Government Statist shall notify the society accordingly in writing under his hand.
- (2) If after the expiration of a period of not less than three years from the date of such notification or any lesser period if the society agrees in writing the Government Statist again notifies the society in manner aforesaid that its tables of contributions are not adequate to provide the said benefits it shall be the duty of the society to adopt tables of contributions certified by the Government Statist to be adequate to provide the said benefits and to submit the same to the Registrar of Friendly Societies for registration.
- (3) If the Government Statist reports in writing under his hand to the Registrar of Friendly Societies that any society notified as aforesaid has not (within the period of twelve months next following the date of the second notification above mentioned) adopted tables of contributions certified as aforesaid the Registrar shall on receipt of such report by writing under his hand cancel the registry of such society.
- (4) For the purposes of this section the Government Statist may at the expense of any society make a special valuation of the assets and liabilities of such society or cause the same to be made by an actuary nominated by him, and it shall be the duty of the society and of the officers thereof to furnish to the Government Statist or the actuary (as the case may be) all such information as may be necessary for the purposes of such special valuation.
- (5) The provisions of sub-sections (III.) (IV.) and (V.) of section twelve of the Friendly Societies Act 1890 with respect to notice appeal and effect of the cancelling of registry shall extend and apply with respect to the cancelling of registry under this section.
- (6) This section shall apply to all societies notwithstanding anything to the contrary contained in their rules or by-laws.
- (7) In the event of any special valuation being made of the assets and liabilities of a society in pursuance of sub-section (4) of this section it shall notwithstanding anything to the contrary in the Friendly Societies Act 1890 not be necessary for any such society to comply with the provisions of paragraph (e) of sub-section (1) of section fourteen of the said Act until five years after the date of such valuation but such society shall immediately upon the expiration of the said five years and once at least in every five years thereafter comply with the said provisions."

Nos. 1094, 1232, 1686. 1967, 2070, 2107.

Cancellation of registry in default of adoption of adequate tables of contribution.